Australian Consumers' Association

March 1999

CHOICE

www.choice.com.au

We saved this family $7000 over three years by changing the way they bank — can you do the same?

Is your water safe to drink?

What the water companies say

$6700 vs $500 to fix the same roof

— watch out for roof restoration companies

MORE TESTS: • Washing machines • Hifi VCRs • Toasters • Fridges update

How reliable is *your* car?

Jane Mackenzie

If you'd like to find out how reliable your car is, please take the time to fill in our car reliability survey, which was mailed to you with this issue of CHOICE.

The more people who send in information, the more models we can include and the more likely it is you'll find yours when we publish the results in a few months' time. We need at least 50 reports per model to make it statistically valid to include it, so please spend a few minutes telling us about yours.

As the results are based on CHOICE subscribers' experiences, they're a uniquely independent overview of car models and their reliability that you won't find in any car magazine that depends for its existence on selling ads to car manufacturers.

We'll tell you whether the reliability of Australian-made models has improved (we hope so), whether two of the most popular cars in Australia have managed to climb up from the bottom of the reliability list, and which makes of car are most (and least) popular with their owners.

Full instructions are given on the survey form itself, but we'd like to stress one thing here. In order to know exactly which model of car we're dealing with, we need to know the *month* of manufacture as well as the year. This information is on the car's compliance plate, which is usually under the bonnet, on the firewall between the engine and passenger compartments, or on one of the door pillars.

We know this makes it a bit of a hassle to complete the survey — that you may well fill in everything else and then never get around to making that last check in the car itself. But if you don't, we won't be able to use your survey, which might make the difference between your car model being included or not.

We're counting on you to make the survey the biggest yet — thank you in advance for taking part.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.
Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.
Phone us on (02) 9577 3399.
Fax us on (02) 9577 3355.
email us at ausconsumer@choice.com.au
World Wide Web address: www.choice.com.au

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CHOICE*cuts*

Appliance compensation

DID YOU KNOW YOU COULD BE ENTITLED TO COMpensation for appliances damaged by defects — such as power surges — in your electricity supply? EnergyAustralia in NSW recently agreed to pay compensation for damage caused since the company was created on March 1, 1996.

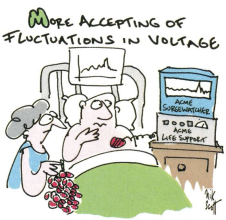
If you're an EnergyAustralia electricity customer, you've probably received a letter from the power provider about this, but may not have realised what it was about unless you made it through to the enclosed information sheet.

Nowhere in the letter itself is the all-important word: appliances. EnergyAustralia, the letter says, "may have misrepresented to consumers their rights under the Trade Practices Act" and "improperly rejected customer claims arising from defects in the electricity supply".

If your television or washing machine was destroyed or damaged through a power surge or other power supply defect, make a claim. Call the claims hotline on 1800 069 952 for a form, but hurry — the closing date for inclusion in Energy Australia's current review is March 31. If you've put in a claim since March 1, 1996, it will be reviewed automatically, and there will be a mechanism to deal with future claims.

The move follows negotiations with the ACCC, which is urging all power companies to accept liability for damaged appliances.

However, the news isn't all good: EnergyAustralia's letter to its consumers also included a leaflet about its new Electricity Supply Standards. The electricity supply objective in the new standard ES2 is more accepting of fluctuations in voltage than the relevant (non-mandatory) Australian Standard (AS 2926).



You'll also have to rely on EnergyAustralia's records to confirm any problems with the supply.

CHOICE will be taking this up with the ACCC and EnergyAustralia.

If you get your electricity from another supplier, it could still be worth trying to get compensation for damaged goods. The Trade Practices Act defines electricity as a 'good' and as such it must be fit for its purpose — that is, it should be safe and effective when used according to normal standards, not just convenient ones power companies create for themselves.

Over 100,000 Australians lost their money in fraudulent and illegal investments in the last 10 years.

Here we review the latest investment news from the Australian Securities and Investments Commission (ASIC) and give you tips on how to avoid investment pitfalls. For further information call the ASIC infoline on 1300 300 630.

Failed stud breeding scheme

A former Bathurst cattle breeder promoting a stud breeding scheme was sentenced to 300 hours' community service on ASIC charges, including offering an **unregistered prospectus** (see right).

Four investors lost in excess of $74,500 between them when the scheme went into liquidation with a reported deficiency to creditors of almost $3.7 million.

Investment with no prospectus

ASIC has also examined the promotion of investments in Wildtman Pty Ltd, the Albert Unit Trust and the Sports and Therapy Unit Trust, which were offered **without a registered prospectus** (see below).

The promoter has now agreed not to operate a securities business or offer securities unless he fully complies with the requirements of the Corporations Law.

If you have invested in these companies or trusts you may be able to get out of any investment contracts you've entered into. However, before taking any action you should seek independent legal advice.

What's a prospectus?

A prospectus is produced by a company's directors, and should set out its financial position. It should also disclose future prospects and any risks that may be involved with the investment as well as your associated rights.

Prospectuses usually have to be lodged with and registered by ASIC. However, that doesn't mean ASIC has checked that everything the prospectus says is true or is endorsing the investment.

In a recent review of prospectuses ASIC found some that contained misleading financial information, didn't disclose the assumptions behind financial forecasts and provided inadequate disclosure of risks and other important investment information. In these cases, ASIC stopped the issue of those prospectuses.

CHOICE advice

- Always ask for a prospectus when you're considering an investment in a company or managed investment scheme, and check that it says it's been lodged with ASIC.
- Some promoters may tell you their scheme doesn't need a prospectus. You can check that with the ASIC infoline.
- An independent financial adviser should be able to go through a prospectus with you, both to check its information and help you decide if the investment is suitable for you.
- Your adviser may also be able to get additional information, such as the track record of the person who manages the scheme or the general business prospects of the proposal.
- Be especially wary of promoters who make unsolicited investment offers to you, and those who offer unrealistic or excessively high profits.

Safer hot water

SCALDS ARE THE MAJOR CAUSE OF CHILD ADMISSIONS TO BURN units. Preventing children from being scalded has long been a goal of state health departments — and there's evidence they've increased awareness of this danger in the community.

Hot-water temperatures in excess of 65°C can cause a third-degree burn in under a second. But at 50°C, a third-degree burn takes five minutes.

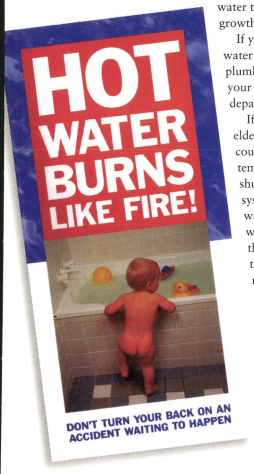
Many states now have mandatory Australian Standard guidelines for the supply of hot water to bathrooms and other personal hygiene areas in the home, and other states are considering it. Newly installed hot water systems must be regulated so that the hot-water temperature to these areas doesn't exceed 50°C. In early childhood centres, schools and nursing homes the maximum permitted temperature is 45°C.

The onus is on the plumber to fit equipment that meets these requirements — there are several options, depending on your situation.

The easiest solution is to install a tempering valve between the cold inlet and hot outlet pipes of the hot-water system. The plumber adjusts it to mix in the appropriate amount of cold water so that the water temperature is always safe. To maintain a supply of hot enough water to the kitchen and laundry, the tempering valve can be positioned so that it only regulates the hot water going to the bathroom.

They cost around $100–$150 and installation costs about $100–$200. However, because tempering valves aren't accurate enough when 45°C is the maximum permitted temperature, in that situation a thermostatic valve is needed, which costs around $500.

Simply lowering the temperature of water in the hot-water tank to 50°C is not an acceptable solution because hot-water systems must store water to at least 60°C to inhibit growth of legionella bacteria.



If you're installing a new hot-water system, speak to your plumber about the best solution for your needs, or contact your health department for further advice.

If you have small children or elderly people in your home, you could consider installing a tempering valve or an outlet shut-off valve in your existing system. These reduce the flow of water to a trickle if it's too hot; when cold water is added and the temperature becomes safe, the valve opens and the flow returns to normal. They cost around $50 and can be installed DIY (although in some states this is illegal — check with your local authority).

Do you want to work for CHOICE?

CHOICE needs a responsible and mature part-time research assistant to help us with our survey and product trial work. You'll work on a wide variety of projects and be required to process surveys, enter data, help with product trials and liaise with subscribers and manufacturers.

The following skills and attributes are essential:

- Polite assertiveness.
- Excellent telephone manner.
- Experience dealing with customers and/or manufacturers.
- Good computer skills (Word and Excel).
- An obsessive eye for detail.
- Good organisational skills and time management.
- A driver's licence and a car.

This is a permanent position for three days a week (18 hours) and is based in Sydney.

Please send a brief application to the **Consumer Research Manager**, CHOICE, 57 Carrington Road, Marrickville 2204, by **March 19, 1999**.

Can you help?

Investing in shares

Huge floats like AMP, Telstra and Qantas have encouraged more and more people to invest in the sharemarket either directly or through a managed share fund. If you're a share investor, we'd like to hear about your experiences.

- Why did you choose to invest in shares?
- Do you invest directly or via a share fund? Please tell us why you chose one over the other.
- How satisfied are you with the performance and security of your investment?

If you're a direct sharemarket investor:

- How did you decide which companies to buy shares in?
- How do you monitor the performance of your share portfolio?
- Have you been satisfied with the service provided by stockbrokers?
- Did you invest via a 'float'?

If you invest via a managed share fund:

- How did you choose which fund to invest in?
- Are you satisfied with the performance of the fund manager?
- Please describe the fund's share portfolio and how it matches your needs/objectives.
- How do you monitor the performance of your investment?
- What fees and charges do you have to pay?

Please write to **Investing in shares**, CHOICE, 57 Carrington Road, Marrickville 2204, fax us on (02) 9577 3377 or email us at shares@choice.com.au.

Thank you for your help.

CHOICE is one of many consumer magazines from organisations worldwide that make up Consumers International. Get the lowdown on what's happening with your fellow consumers around the world in World Consumer Snapshot.

Replacement bits for toys

Losing parts from toys can be frustrating, but don't despair — according to the US *Consumer Reports*, many toy companies will replace toy pieces for little or no cost. **BANDAI**, for instance, gives away replacement swords and laser guns for disempowered *Power Rangers*, **HASBRO** will replace up to 10 *Scrabble* tiles free, and **LEGO** will also send you at no cost missing pieces and instructions from models you own.

So try contacting the manufacturer and asking for any piece(s) you need — what have you got to lose?

Blue cheese blues

Kapiti Cheeses, based on the Kapiti coast near Wellington, has developed a fine reputation among cheese lovers, according to New Zealand's *Consumer* magazine. The blurb on the packet says the company's cheesemakers "carefully follow cheese-making traditions established over the centuries and incorporate the unique taste of New Zealand", and Kapiti has declared itself "New Zealand's premier cheesemaker".

So imagine *Consumer*'s dismay, as they kept reading while munching on a very good gourmet blue vein, when they came across the words "Product of Australia". They then discovered Kapiti blue brie is also from Australia, while the fetta is Danish. When they demanded an explanation from Kapiti, they were told the company wanted to get cheese from the "best sources". Sad news for NZ cheese!

Dressing to suit

Britain's *Which?* magazine reports that a man was kicked out of a London pub for wearing *a suit*! The dress code for the pub clearly states "No business attire", and the publican is well within his legal rights to refuse entry to anyone who contravenes this code. The publican, who claimed he'd had trouble with men in suits before, wouldn't even allow him to stay after removing his tie and jacket.

We presume ugh boots, team/gang colours, singlets, thongs, etc, are welcome.

Private health insurance rebate: who benefits?

FROM JANUARY 1 THIS YEAR, THE GOVERNMENT began paying you back 30% of the cost of your private health insurance premiums — regardless of your income. You can claim the rebate as a direct payment from Medicare, as a reduced premium on your private cover or as a tax rebate at the end of the financial year. For more information on how to claim the rebate call 1800 676 296.

Former scheme failed

The government's previous scheme to encourage people to take out private health insurance took your income into account:

- If your income was below certain limits you could get up to $450 per year back on the cost of your premiums.
- If your income was above certain limits and you didn't have hospital cover, you were charged an extra 1% Medicare levy.

However, this wasn't working — for various reasons (such as the increasing cost of premiums and the extra money health fund members often have to pay to providers who charge more than the fund will pay) people were still dropping out.

The new 30% rebate replaces the payback for low income earners. But if the 30% rebate is less than the amount you received previously, you'll still be paid the higher amount under the new scheme unless you change your policy.

The 1% surcharge still stands for single people on incomes higher than $50,000, couples who earn more than $100,000 and families with incomes greater than $100,000 (plus $1500 for each child after the first) who don't have private hospital insurance.

It remains to be seen what this new scheme will do for private health insurance membership. In the meantime, on the right are a couple of examples of what the changes might mean in practice for you.

What the changes mean for a family's hip pocket

Scenario 1

Tony and Bernadette have two children and a combined taxable income of $150,000 a year. They live in Sydney and have top hospital cover.

Under the previous scheme

	With private cover	No private cover
Premium	$2000	$0
Incentive	$0	$0
Premium actually paid	$2000	$0
1% Medicare surcharge	Don't pay	$1500

Tony and Bernadette used to pay $2000 for top cover. But because they weren't paying the surcharge, the net cost of their cover was only $500 a year (plus any extra payments if they had to use it).

Under the new 30% rebate scheme

	With private cover	No private cover
Premium	$2000	$0
Rebate	$600	$0
Premium actually paid	$1400	$0
1% Medicare surcharge	Don't pay	$1500

Tony and Bernadette will now pay $1400 for top cover, so they have $600 more in their pocket under the new scheme. Compared with paying the 1% surcharge, under the new scheme they end up $100 a year better off having health insurance than not having it (apart from any extra payments if they have to use it).

Scenario 2

Jeff earns a taxable income of $50,000 a year. His wife Susan is at home with their two children. They live in Sydney and have top hospital cover.

Under the previous scheme

	With private cover	No private cover
Premium	$2000	$0
Incentive	$450	$0
Premium actually paid	$1550	$0
1% Medicare surcharge	Don't pay	Don't pay

So Jeff and Susan used to pay $1550 for top family cover.

Under the new 30% rebate scheme

	With private cover	No private cover
Premium	$2000	$0
Rebate	$600	$0
Premium actually paid	$1400	$0
1% Medicare surcharge	Don't pay	Don't pay

Jeff and Susan will now pay $1400 for top cover. They're $150 a year better off under the new scheme, but still well out-of-pocket by having health insurance at all — unlike Tony and Bernadette on a higher income.

CHOICE ADVICE

Calculate in a similar way to these scenarios whether the benefits of your having private cover are greater than the costs, particularly if you're on a lower income. Your medical needs, age, having a choice of doctor and possibly shorter waiting times for elective surgery might sway you towards private insurance (see CHOICE, August 1998, for more on choosing health insurance).

Don't forget the downside, though — the prospect of future premium rises and payments to health professionals who charge above what your fund and Medicare will pay for treatment (the medical 'gap').

If you decide you want to take out or keep private cover, a cheaper policy where you commit to paying a fixed amount towards hospital treatment is worth considering, as long as you don't make a lot of claims. Ancillary cover (for dental, optical, etc, cover) could also be a good choice with the new 30% rebate if you use these kinds of services, as these out-of-hospital services are not paid for at all by Medicare. While this is good consumer advice, it doesn't help those who can't afford private cover but may need these services too.

CHOICE THINKS

The 30% rebate will be of greatest benefit to high income earners who were not eligible for any rebate under the old scheme. But people on high incomes are more likely to have private cover anyway, and it won't do much to help those on low incomes who are struggling to pay their premiums. Even more importantly, it diverts government funds that could have gone to the public hospital system, which all Australians can use, to prop up private industry.

The rebate also comes with no requirements on the private sector to better control its costs — top-cover family hospital premiums have risen over 150% in the past nine years. And when premiums rise, the taxpayer-funded 30% rebate will rise accordingly. It's estimated the 30% rebate will cost around $5 billion over the next four years for an increase of about 2.4% in private health insurance membership.

Private patients are also unlikely to see an end to the medical 'gap'. Doctors are already speaking out against any new agreements with insurance companies to eliminate it.

If the overall health system was made more efficient and public hospital access improved, people would opt for expensive private cover based on whether it offered some value for them. Private cover should be something you choose to buy because of the extra benefits you feel it provides, not because you receive a government subsidy or you're worried the public system can't cope.

YOURletters

Topics as diverse as plastic shopping bags and the 30% health insurance rebate got our readers writing this month.

No bags?!

I was interested in your recent Choice Cut, *Greener shopping* (November 1998, page 4), and think it is commendable that stores seem interested in reducing the number of plastic bags used. However, this is a problem of their own making.

It was not so very long ago that many supermarkets had a storage area near the front of the shop into which they threw empty cartons for use by shoppers. This practice was largely discontinued, presumably because it looked messy or took up space that could be used for more goods. Now it seems that stores flatten their cartons and recycle them by the truckload.

Part of the problem is the sheer number of plastic bags used. If one buys, for example, a bottle of shampoo, two potatoes, three apples, a carton of milk and a packet of cheese, the checkout operator is likely to pack them into two or three plastic bags, rather than the one into which they'd easily fit.

For years now I've requested no bags when I go to the supermarket, as I keep boxes and reusable bags in the boot of the car. This request so stunned one checkout operator that she had to call her supervisor to check that it was all right not to give me any bags! The plastic bag menace could be substantially reduced if the supermarkets again encouraged shoppers to use cartons (of which the shops get hundreds) instead.

A Wilson
Winston Hills, NSW

Too much packaging

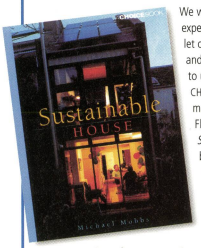
Your Choice Cut, *Greener shopping*, importantly points out the excessive use of single-use plastic shopping bags in supermarkets and elsewhere. Unfortunately, many people demand a bag for small purchases already enclosed in plastic bags.

Ignored is the fact that the majority of items purchased in a supermarket are enclosed in non-recyclable packaging, including much plastic, which exceeds the volume of bags by many times. There are, for example, packages for frozen vegetables, meals, meat trays — in fact, almost everything's wrapped.

Aware people will take their own string bag to supermarkets to avoid excessive provision of plastic bags (some supermarkets hate this) and avoid purchases which include excessive packaging. Buying fresh foods reduces plastic packaging. A separate plastic bag for four bananas or two avocados is excessive.

Don Hooper
Drummoyne, NSW

LETTER OF THE MONTH



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Andrew Fleming of Whyalla, SA, receives *Sustainable House*, or any other book of his choice from Consumer Bookshelf, pages 27 to 29.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

Away with the pixies

Three years ago my daughter, then aged two, had her tonsils removed. The operation was performed by a specialist our GP recommended as the best in South Australia. Our daughter was a private patient in a public hospital.

At that time we had cover for private doctor/public hospital, dental and extras. For the privilege of paying $80 fortnightly into a private health fund, we still had to pay half the costs.

We then pulled out of private health cover. I now bank that $80 a fortnight into a separate account. We use this money to pay *all* our medical expenses after Medicare. This includes all pharmaceuticals.

Three years later, despite purchases like new false teeth and spectacles, regular dental check-ups and a carpal tunnel operation in a private hospital by a specialist of our choice, our medical savings account has slowly grown and we were able to safely use some of it to purchase 600 Telstra shares.

If federal politicians think a 30% rebate is going to attract us back to a private health fund, they must be totally away with the pixies. Rather than just line the pockets of the health funds, which will only increase premiums like they did last time, that money should go into the public system, where it will be of some benefit to the people in general.

Andrew Fleming
Whyalla, SA

No incentive

I earn too little income to even consider taking out private health insurance, and I can't see the point of doing so anyway — I get healthcare when I need it through the public system. The 30% rebate won't encourage me to take out private health insurance. If there's a problem funding health costs in this country, then taxation needs to be increased to pay for it. Or the tax system needs to be changed so that the rich pay their fair share of tax.

Jaz Brown
via Internet

How to get a better deal from your bank

Don't just get angry with your bank for its high fees and low interest rates — get even. Find out here how to save money on your banking.

CAN YOU REALLY SAVE MONEY ON your banking? Probably — and perhaps without having to change your bank.

Three couples let us look at the way they do their banking to see if we could suggest ways to save money by doing things differently. For all three we found fairly simple ways to save, from $100-odd dollars a year to $7000 over three years. Take a look at what they did and see where you could try the same tactics.

IN BRIEF

- Just about anyone can save money by reassessing their bank accounts, loans and banking habits. Find out how three couples did it, and follow the eight easy steps on page 10.

CASE STUDY 1:

Saving thousands on your home loan

Donna and Paul are dairy farmers in Murray Bridge, South Australia. With six kids ranging from three months to 15 years old, a 100 acre property and confused by all the bank rates on offer, they were eager to take up CHOICE's offer of an analysis of their home loan arrangements.

Before: The stocktake

Donna and Paul (not their real names) have two bank loans: a $55,000 fixed-interest home loan for some land they purchased two and a half years ago and a $14,500 business loan, with interest rates at 10.2% and 10% respectively. They also have a $20,000 bank overdraft at 9.75% and a $20,000 personal loan at the same rate.

As well as all the interest, the couple are paying $848 ongoing bank fees on their loans each year, and their monthly repayments total $1900. They've approached their bank a couple of times to either consolidate their loans or get a better rate, but haven't got much satisfaction from their enquiries.

The analysis

After finding out about Paul and Donna's income, assets and liabilities and the type of loan they want, an independent mortgage adviser presented them with three loan choices. The couple decided

The real thing

To protect their privacy, we've changed our case studies' names and used stand-ins for the photographs. But the information relates to real people and their actual banking practices — which may be an inspiration for you to examine and improve your own banking.

Thanks to all the people who wrote to CHOICE wanting to take part. Many of you told us about your ways of minimising fees and maximising interest and we've included some of your tips on page 15.

Independent financial research firm CANNEX and independent mortgage adviser MORTGAGE SOLUTIONS AUSTRALIA assisted us with bank product interest rates and home loan information respectively. Accounts, fees and interest rates were all valid at the time we were working on the case studies, in December 1998.

to consolidate their loans into one $93,500 debt with the NATIONAL AUSTRALIA BANK (NAB), plus an overdraft of $20,000 with the same bank.

The new variable rate they'll be on is 6.49% (at the time of writing), which means an interest rate cut of 3.71% on the home loan.

Refinancing the $20,000 overdraft with NAB for some working capital means they can shave more than 3% off the interest rate on their existing overdraft. And instead of the yearly $848 bank fees they're paying, the new ongoing fees will be only $210 a year.

However, refinancing with a new bank also means they have to consider the old bank's charges for letting them 'break out' of a fixed-rate loan (called the 'break cost', which is $4000 for the home loan) plus a discharge fee on both the home loan and business loan ($400) and NAB's application fee ($600). They'll also pay $320 for the overdraft application fee and around $550 in government charges. All up, it will cost them almost $6000 to switch over.

Choosing the right home loan is one of the most important steps in speeding up your debt reduction. Because Paul and Donna's original loan is fixed-interest, there are high upfront switching costs that wipe out any savings in the first year. Some people with a fixed-term loan would find that waiting out the fixed period is the cheapest option — so check carefully if you're thinking of making a change.

Large 'break' costs from fixed-interest loans are common because, while borrowers are on them, lenders are receiving a guaranteed income at a guaranteed rate. When Donna and Paul leave their bank, it's unlikely to be able to find another investment paying such a high rate in the current low interest rate climate, so it charges a penalty to make up its loss. But Donna and Paul decided this was worth it as they felt they "were just a number and not a working team member" with their old bank, and could see that in the longer term they'd more than recover the upfront cost.

After: The savings

Despite the high costs of changing their loans, Paul and Donna will make a net saving of around $7000 in the first three years (assuming interest rates don't change much) because of the large savings on ongoing fees and on interest payments on their main loan and overdraft.

Eight simple steps to banking better

1. Make a list of your bank accounts, credit and store cards, mortgage and other loans you have with financial institutions.
2. Look at why you've got each account and consider whether you really need them all — is any duplicating the purpose of another? Particularly if you have joint accounts, both of you should review your banking habits.
3. Examine bank statements from the last three months. Work out the average and minimum monthly balances of each of your cheque and savings accounts.
4. Work out the types and average number of transactions you make on each account, each month.
5. You should now have a good idea of how you tend to use your accounts. Are your savings earning good interest? Are you taking advantage of lower electronic banking fees?
6. In a similar way, go through each of your loans. Should you increase the repayments on the mortgage or split it into variable and fixed interest rate portions? Would direct debits help with credit card payments? Is there some way to consolidate all your loans and pay less interest?
7. Are you taking advantage of any fee exemptions or rebates you're entitled to?
8. Make an appointment with your bank manager or the branch's accountant, give them the information from steps 1 to 4 and ask them to answer the questions in steps 5 to 7, and to suggest other ways you could organise your money better. If you don't find them helpful enough, it's probably worth trying a different bank.

WHAT YOU NEED TO KNOW

Bank fees

■ **FID** is financial institutions duty, which is a transaction tax on the receipt of money by financial institutions — so you pay it every time money goes into your account. This tax is 0.06% for each deposit (in all states except Queensland, where it's not charged, and South Australia, where it's 0.065%). Deposits include any interest you earn on your account.

■ Cheque accounts incur **debits tax**, which is charged every time a withdrawal is made by any means, not just by cheque. This tax varies depending on the amount withdrawn and the state — for example, you'll pay 70 cents for withdrawals from $100 to $499 (35 cents in Tasmania), $1.50 for those from $500 to $4999 (75 cents in Tasmania). These can add up to a pretty hefty amount per year, so think carefully about whether you need a cheque facility.

■ Many of the major banks have accounts that require a minimum balance (up to $5000), otherwise you're hit with monthly account-keeping fees of between $3 and $7.

■ Telephone banking costs between 40 cents and 65 cents once you exceed your free transaction limit.

■ Credit cards with an interest-free period usually have an annual fee of between $20 and $30, which may be waived by some banks in the first year or if you spend above a certain amount on it.

■ Other banking services also incur fees. For example, bouncing a cheque is up to $35, and some banks, such as **COLONIAL STATE**, charge up to $10 to send you a repeat statement.

How to earn more interest

■ Many banks reduce or waive the account fees if you have a mortgage with them or if you maintain a minimum balance. But you don't really want a high balance in an everyday transaction account — you can earn better interest elsewhere, such as in term deposits.

■ Term deposit rates vary a lot and there's no need to place money with just your bank. Out of the big four banks, **WESTPAC** was offering the best one-year rate at 2.6% in November last year, but some credit unions were offering almost double that. So on a $5000 deposit, this could mean a difference of around $120 between the lowest and highest rates. The independent financial research firm Cannex has a website (www.cannex.com.au) that gives a good idea of bank and credit union competitive rates.

■ While term deposits will earn you significantly more interest than an everyday transaction account, they're only for funds you don't mind locking away for the term, not for money you want on call. If you have a large amount of money (say, $5000 or more) for which you want the higher interest rates but still want to be able to withdraw if necessary, you could consider a cash management trust (see CHOICE, May 1998), which have interest rates of around 4%.

Don't get caught on credit

Credit can work for you, not against you, if you're disciplined.

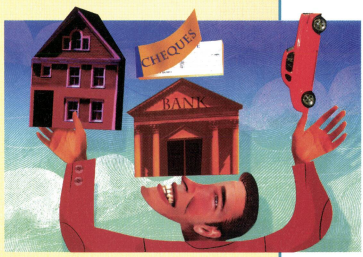
■ Many CHOICE readers have worked out that if you pay as many bills as you can on your credit card and then pay the card off completely once a month, you can avoid withdrawing lots of small amounts from your day-to-day account, thereby also avoiding excess transaction fees as well as more debits tax.

■ Try not to use more than one card, as this can lead to overspending. Also remember that if you use your credit card for cash advances, any interest-free period doesn't apply.

■ With loans, heed the timeworn advice of 'shop around'. A good place to start is the bank you have your home loan with. Depending on your equity in your home and what you want the loan for, it might increase your mortgage or give you a line of credit attached to it (a flexible loan arrangement that lets you borrow up to a specified limit whenever you need to and pay it back gradually, after which the money is available to you again) — both of which will cost you much less interest than a normal loan.

■ While the banks have very similar variable interest rates for home loans, it's in the differing application fees where there may be room for savings. You could pay anything up to $1000 in loan establishment costs, and ongoing fees range from zero up to $10 a month.

■ There's also a big difference in personal loan interest rates from bank to bank. Rates for these are significantly higher than mortgages, but also much lower than credit cards. At the time of writing in December, there was a difference of over 3% between **ANZ** (9.5%) and the **COMMONWEALTH** (12.7%) on a two-year unsecured loan. But just looking at interest rates can be misleading — **ANZ** has an entry fee of $100 and a $100 annual fee, and the **COMMONWEALTH** has neither.



CASE STUDY 2: Changing spending patterns saves hundreds

Sydney thirtysomethings Dan and Louise both work full-time and have a three-year-old child, Katherine. They bank with St George.

Before: The stocktake

Dan initially overestimated the number of transactions he thought he made in a month. When CHOICE examined his bank statements, they revealed only about two-thirds the number of transactions — so it's worth checking your statements to get a good understanding of your banking behaviour.

Before restructuring, the couple have the following accounts:

■ **ST GEORGE** cheque account. Dan's pay goes into this account, which has an average monthly balance of around $1000. About 17 transactions are made per month on average — two cheques, five ATM, five EFTPOS and five Internet transfers to the savings accounts.

This account costs about $42 per year with fees and interest taken into account.

■ **ST GEORGE** savings account (with no cheque facility) for everyday transactions. Louise's pay goes into this account, which has an average monthly balance of $2000 (although it can vary at times between $500 and $4000). The couple's direct debits (mortgage, car, childcare and insurance) come from this account. They make around 30 transactions per month. Of the ATM transactions, around half of these are from non-**ST GEORGE** ATMs.

This account costs around $178 per year with fees and interest taken into account.

■ **ST GEORGE Incentive Saver** account. Approximately $30 a fortnight is deposited into this account for their daughter Katherine. No withdrawals are made. It currently has a balance of about $910.

This account makes around $2 per year with fees and interest taken into account.

■ Dan's **ANZ QANTAS TELSTRA VISA** credit card. This has a credit limit of $2000, an interest rate of 16.35% and normally has a debt of around $1000.

This account costs around $210 per year in fees and interest.

■ Louise's **ST GEORGE VISA** card. This has a credit limit of $1000, an interest rate of 15% and on average sits around $700 in debit.

This account costs around $135 per year in fees and interest.

■ **WESTPAC** home loan. Dan and Louise have a home loan of $214,165 with **WESTPAC** at the variable rate of 6.69% at the time of writing.

The analysis

■ **The cheque account.** Writing only two cheques a month doesn't really justify keeping this account open — any account with a cheque facility attracts debit tax on all withdrawals (see *Bank fees*, page 11). If Dan could find other ways of paying the bills that he now pays by cheque (over the phone with his credit card, for example) he could close this account and direct his pay towards the savings account — which doesn't have a cheque facility. However, not having cheque access may not suit everyone.

If this account was closed, the couple could save the $42 it currently costs.

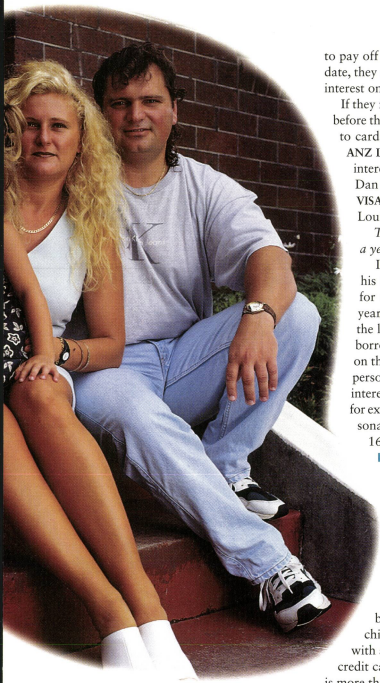
■ **The everyday savings account.** If Dan closed his cheque account, as suggested above, the everyday account would hold around $3000 on average per month and would avoid dipping below $500, which is the minimum amount needed to avoid the $3 monthly fee. This would also increase the interest they earn, admittedly so measly it's hardly worth calculating.

The most obvious change required here is for the couple to avoid the most expensive fees — withdrawing from 'foreign' ATMs. This would save $90 a year. And if they timed the next most expensive transactions (direct debit) to cut in at the beginning of the month, they would be included in the free transactions and so cost nothing.

Instead of making 18 ATM transactions and 15 EFTPOS transactions a month between two accounts, they could take out larger sums of cash each time they either visited an ATM or withdrew cash at a shop. This could halve the number of transactions.

Dan and Louise should continue to avoid over-the-counter withdrawals, as with their high level of transactions they would get hammered ($1.50 per transaction).

The saving on this account after changes are made is $87.



■ **Incentive Saver.** Dan and Louise invest in this account on behalf of Katherine, and they intend transferring the savings into a term deposit once the balance reaches $1000. The 'incentive' of this account is the bonus 3% interest they get if they make no withdrawals. The downside is that the account was charged a base fee while the balance was under $500. If they transfer $1000 to a term deposit, the balance will drop below this level and the resulting fee will probably counteract any gain in interest.

Other savings-type accounts, such as cash management trusts (see CHOICE, May 1998), can be a means of saving, as they have significantly higher interest rates. However, most of them require a minimum opening deposit of at least $1000.

■ **Credit cards.** As both Dan and Louise tend not to pay off the balance on their card before the due date, they are continually paying a very high rate of interest on their debt.

If they find they simply can't pay off the balance before the due date, they should consider changing to cards with a lower interest rate, such as the **ANZ LOW INTEREST MASTERCARD** (with no interest-free period) with a rate of 12.45% if Dan wants to stay with **ANZ**, and **ST GEORGE VISA** ('no interest- free' option) on 14% for Louise if she too decides not to change banks.

This would save Dan $62 and Louise $37 a year, a total of $99.

In addition, Dan is thinking of increasing his $2000 limit on the **ANZ** card to $4000, for a holiday the family wants to take this year. This may not be a good idea, as upping the limit of the cards is likely to mean they'll borrow more, with high interest being charged on the debt. They could consider taking out a personal loan specifically for the holiday, as interest rates for these are much lower (**ANZ**, for example, charges 9.5% on an unsecured personal loan for two years, compared to the 16.35% on Dan's credit card).

■ **Home loan.** Dan and Louise didn't want the hassle and potential expense of switching lenders for their mortgage. They could consider locking in at **WESTPAC**'s lower fixed-interest rate for ayear, although at the time of writing there was speculation over interest rate movements.

They're keen to pay off more of the home loan but admit they probably won't be able to afford to until Katherine leaves childcare. CHOICE suggests a better option with any spare cash is to pay off more of their credit cards instead, as the interest rate on these is more than double the home loan.

If you're after a home loan it's worth considering taking one out with your existing bank if the arrangement is convenient and cost-effective in itself, as account-keeping or credit card fees are often waived.

After: The savings

If Dan and Louise made the simple changes we've suggested above, they could save $228 a year.

They need to weigh up what's more important to them: price or convenience. Dan told CHOICE at the outset of our study that convenience was a priority for him. However, after he read our analysis he admitted the savings would come in handy and said he was determined to begin a more disciplined spending pattern.

CASE STUDY 3: Restructuring saves retirees money

Pearl and George Briggs are a retired couple from Willetton, WA, who bank with Challenge and ANZ.

Before: The stocktake

They have four accounts:

- **CHALLENGE Premium Saver** account, with an average monthly balance of $2285 and no cheque facility, into which their UK pensions of around $900 are paid quarterly. This account is in Pearl's name and she periodically transfers some of the money to the deeming account (see below) when deposits build up.
- **CHALLENGE Deeming Account**, with an average monthly balance of $6460 and about two transactions a month. Their credit card is paid automatically from this account if they don't pay via telephone banking.
- Their everyday transaction account, **ANZ Gold Access**, has an average monthly balance of $3335 and their Australian pensions and super payments are paid into it. They make about 16 transactions a month (half of which are deposits).
- **ANZ QANTAS TELSTRA VISA** gold card with a credit limit of $8000, and an average debit balance of $2876, which they always pay by the due date.

The analysis

At first glance, Pearl and George's banking affairs seem prudent. They pay off their credit card every month (although this has a high annual charge of $85, it has perks such as free travel insurance, which they like). And they're not big users of their everyday account, resulting in no excess transaction fees.

However, they're getting hammered by state taxes. On their three transaction accounts alone, they're losing around $88 a year.

Unfortunately, there's not much they, or anyone else who has a bank account, can do to avoid state taxes, short of getting rid of a cheque facility if it's rarely used. CHOICE suggests that George and Pearl consider doing that for their deeming account, as they already have cheque access on their ANZ transaction account. This would save them around $18 a year.

Like most older couples, they don't need a home loan and so can't take advantage of any account fee waivers the banks often use to entice home loan customers. However, being pensioners, they do qualify for the extra interest they earn from a deeming account (3%), which means they earn around $160 after charges.

We recommend Pearl and George close their **Premium Saver** account because they use it infrequently, could earn higher interest if they consolidated their money, and would also save on FID, because they are currently paying it twice by transferring money already deposited in one account into another. Our calculations show they could be making around $248 a year in interest after costs — $88 better off including the $18 saved in fees — if they redirected their UK pensions into the deeming account. As they keep quite a high balance in their ANZ account, they could also consider putting some of that money into the deeming account. If they put an extra $1000 a year into this account, they'd earn another $30.

After: The savings

If the Briggs made these changes, they'd be $118 a year better off.

READERS' TIPS

Here are some great tips from CHOICE readers who've organised their banking carefully to minimise fees and maximise savings. They're keen to help other readers benefit from their experience.

■ Stephen, from Baulkham Hills in NSW, takes pride in avoiding all bank fees. Unlike many people, he actually ends up ahead each year, instead of losing money to the banks.

He and his wife Anne do this by having two **ANZ Access** accounts in joint names. Access number one account (which doesn't have a cheque facility) receives the bulk of Stephen's pay and he directs $200 per month out of his salary to Access number two account, which does have cheque access. He only writes a cheque when a credit card and/or cash isn't suitable and only deposits any cheques he receives into one of the two **ANZ TELSTRA VISA** cards he and Anne have, which are linked to Access number one.

As FID is charged on deposits, including deposits into credit card accounts, this saves double payment of FID, which would occur if they deposited cheques into Access number one and then paid the **VISA** card from there.

The **ANZ TELSTRA VISA** cards are fee-free because Stephen and Anne spend more than $2400 per year on them. One of the rewards available on this card is $100 credit for every 50,000 points. As the couple normally accrues around 100,000 points per year, **ANZ** pays them $200 to use their card — as Stephen says, "One of the better deals around! Overall, we end up ahead each year."

■ Some readers, such as Mark from Albury, recommended that you transfer to smaller, more community-based institutions, which often have lower fees and pay higher interest. As we've said before, it's worth checking out local credit unions if you're prepared to make the switch.

■ Matthew and Ingrid, from Darra in Queensland, are mature-age students with two children under five. They switched to **NAB** recently, as it offers all full-time tertiary students a fee-free account. Matthew particularly likes the fact that there are no limits on free transactions. He says being able to use the account without the worry of counting transactions throughout the month is marvellous.

■ Fraser, of Parkville, Victoria, uses an **NAB FLEXIPLUS MORTGAGE** as a line of credit against the equity in his home. He has used the credit for recent baby and travel expenses and, as the standard variable rate is around 6.7%, it's much cheaper than a credit card.

He and his wife usually buy using the credit card and then pay the bill from the **FLEXIPLUS** account. This way, Fraser says, "We're gaining loyalty scheme points from the credit card usage but still paying the bill promptly." They can then pay off the line of credit at a rate that suits them.

■ Nicholas and Helen, of North Sydney, have three children between six and 11. They direct almost all their income and savings into a cash management trust paying 4% interest, which Nicholas says more than offsets the government cheque facility and deposit fees.

The couple's regular cash needs are normally covered by Helen's part-time salary, which is paid into a **COMMONWEALTH** savings account for day-to-day banking. It's linked to the cash management trust so they can make telephone transfers if extra cash is required.

When they receive miscellaneous payments, such as health insurance refunds, dividends or expense reimbursements from work, they usually pay them directly into their **NAB VISA** credit card account, which they use for the Fly Buys loyalty scheme. This saves them double FID (from paying money into one account and then transferring it to pay off the credit card) and prevents them from "frittering it away".

Roof restoration — *fact and fiction*

Some roof restoration companies are in the business of making pessimistic predictions about what will happen to your tile roof if you don't follow their advice. We put their verdicts to the test and went to the experts to separate fact from fiction.

IN BRIEF

- Painting or 'sealing' a tile roof can only serve one purpose — to make it look better. Disregard claims some companies make about tiles becoming 'too porous' and causing the roof to buckle or leak.
- Our trial turned up considerable disparities between the assessments different roof restorers made about roof conditions, and the sorts of remedies they said were necessary. The price differences were even more remarkable. See *Trial results* on pages 18 and 19 and *Quotes* on page 19 for details.

The roof definitely requires the full treatment, involving high-pressure cleaning, sealing and the acrylic topcoat in order to avoid the medium risk of it leaking within the next three months.

— Roof restoration company

IF YOU RECEIVED THIS ADVICE FROM a roof restoration sales rep who'd just inspected your tile roof, would you know enough to question the warning? Probably not, but our independent experts from the Royal Australian Institute of Architects (RAIA) did. After the sales rep left, an architect from the RAIA home advisory organisation, Archicentre, examined the roof and disagreed with this assessment — which came with a $3500 price tag. He thought the tiles weren't about to leak.

Similar scenes were repeated too many times in this CHOICE trial, as home owners in Brisbane, Melbourne and Sydney gathered quotes and advice from roof restorers, and the experts from Archicentre made their follow-up assessments. See page 18 for more on the results.

What is roof restoration?

Roof restoration companies usually work on houses that have terracotta or concrete tile roofs. It's a separate industry from the roof tiling business, which specialises in replacing or repairing, as opposed to restoring, roofs.

Restorers typically conduct a free on-site inspection before quoting a price for work that could also include replacing cracked tiles, rebedding and recapping loose tiles, and removing moss and lichen. If you have concrete tiles, they may recommend painting and sealing; if you have terracotta tiles, perhaps glazing and sealing. It's these treatments — painting, glazing and sealing — that have many consumer watchdogs and building experts worried.

What's the problem?

There are quite a few roof restorers putting the hard word on unsuspecting home owners. They're making cold calls, going door-to-door offering free inspections and quoting prices for restoration work that doesn't come cheap. One company in our survey quoted a price of around $6700.

And — most alarmingly — there are some players in this industry who appear to be just plain dishonest when it comes to telling consumers about the condition of their tile roof, and what their restoration 'solutions' can do for tile durability and weather resistance.

We'd like to emphasise that there are valid roof restorers offering straightforward advice and doing legitimate work in this field (see *A better approach*, page 20), but we can't ignore the indisputable results of our trial: there's a lot wrong with this industry.

It's important for home owners to understand the basics of roof restoration — what it can and can't do — before they consider having this kind of work done. While it might be a viable option for some, the bottom line is that roof restoration can be as expensive as it is unnecessary. Proceed with caution.

The truth about tiles

Part of the reason why unscrupulous traders have given this industry a bad name has to do with consumers' knowledge — or, more to the point, the lack of it. If an alleged expert came to your house and said you needed to have your tile roof painted and sealed before it buckled or leaked, how would you know they were right or wrong?

Following are the main remedies roof restoration companies recommend, and whether or not these treatments are worthwhile:

■ **Replacing cracked tiles:** It doesn't take a rocket scientist to figure out that a cracked tile will make your roof more susceptible to leaking. Replacing cracked tiles is clearly a good idea, and a roof tiler or restorer can do the job. But if you're planning to do this yourself, beware — if you tread clumsily on other tiles you'll easily break more of them. Still, it's a straightforward do-it-yourself job if you know your way around a roof and the work doesn't involve any rebedding or repointing (see next point). The trick is finding a spare tile that's an exact fit (tiles work by interlocking, and if they're out of place, you'll get a leak).

■ **Rebedding and repointing:** The tiles along ridges, hips and valleys (see the glossary and illustration, page 21) are cemented down. If the cement bedding or pointing deteriorates, it could leak. Again, both roof tilers and restorers can handle this.

■ **Painting and sealing:** With some companies claiming that their paint or sealant treatment will reinforce the roof's waterproofing, this is by far the most controversial aspect of roof restoration. Some companies go one step further, saying that *unless* their coating is applied, the roof will leak or buckle because the tiles have become too porous and will eventually soak up too much water.

However, government consumer watchdogs, tile manufacturers and independent experts from Archicentre all maintain that painting and/or sealing a tile roof can only serve one purpose — an aesthetic one. It can improve the look of your roof, but it will neither improve a roof's waterproofing capability nor necessarily prevent leaks.

■ **Removing moss and lichen:** Another point of controversy concerns claims by some restorers that moss and lichen will eventually cause a tile roof to leak. Some even say the lichen will "eat into" the roof. But again, the advice from the experts is that this is generally not true.

While moss and lichen can grow into an existing crack on a tile, splitting it open even further, your primary problem is the cracked tile. If the moss or lichen is growing on the surface of a tile, it's harmless. Some people even try to cultivate the weathered look with mossy tiles. Problems can arise, however, if the moss disrupts the flow of water through the grooved channels on the tile face. It's possible, then, that you might get a leak, and cleaning your roof could be advisable (cleaning can also be a do-it-yourself job — you can hire the water-blasting equipment that's required).

TIP: What causes a roof to leak?

You can almost certainly rule out tile porosity, but more plausible reasons include:

- **Chipped or cracked tiles, bedding or pointing.**
- **Displaced tiles that aren't properly interlocked.**
- **Tile drainage channels blocked by debris (moss, lichen, dirt, leaves).**
- **Damaged or dislodged flashings.**
- **Blocked gutters or downpipes.**
- **Fretting, which happens when moisture or salt becomes trapped inside a tile that hasn't been compacted well enough to squeeze out all the air pockets. The moisture and salt can expand and crack the tile.**

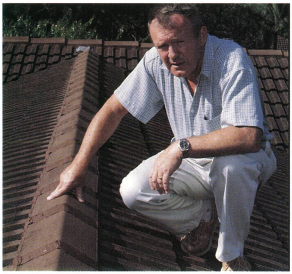
POROSITY IS PERSUASIVE

Bryan Little decided to hire a roof restorer for two reasons. First, he wanted to improve the look of his concrete tile roof. After 22 years of faithful service under Brisbane skies, its colour had faded and many of the tiles were covered with mould. Second, he was told by a roof restoration company (which made a cold call, then came out to Bryan's house to conduct a free inspection) that the tiles had become more porous since the glaze had faded. Led to believe that the tiles were absorbing too much water, Bryan was concerned this would cause leaking or structural damage to the frame.

For $1670 he had the roof restoration company clean, paint and seal the tiles. It also did some rebedding and repointing.

But immediately after the job was done, Bryan had misgivings about the workmanship. He could still see mould under the paint, which indicated to him that the company hadn't done a proper job of cleaning the roof before applying the coatings. He was also convinced the layers of paint and sealant were not as thick as promised, and that the work wasn't up to scratch.

He held onto his money, hoping that the company would be able to allay his concerns. It didn't, and the matter ended up at the Queensland Building Disputes Tribunal. Bryan lost the case, paid the bill, and now, three years on, has a painted roof that's peeling.



On this house, "The tiles will absorb water and become very heavy during prolonged rain," according to a roof restorer. Wrong, said the experts.

Trial results

■ **Roof restorer's opinion:** *The tiles have no weathering glaze ... With no glaze and membrane coating, the tiles will absorb water and become very heavy during prolonged rain. This could over stress the house, causing internal cracking around the architraves.*

■ **Architect's opinion:** *Wrong. The tiles will not absorb enough water to pose any structural problem (see photo, left).*

When the experts from Archicentre compared their own roof inspections with those carried out by restoration companies, they found some pretty disappointing results. In the experts' opinions, one in three restoration companies provided inaccurate or borderline assessments of the condition of the roofs (like the one on the left), and one in four suggested treatments that were considered inappropriate — often because of misrepresented 'remedies' like painting and sealing the tiles.

One of the architects remarked that the restorers in this survey, by and large, didn't bother to look inside the roof to assess the structure and frame — they only looked at the roof surface. Inspecting the inside of the roof helps pinpoint telltale signs of a leak (especially if you look during a rain shower) and also shows a little forethought about the lifespan of the roof structure. After all, there's no point investing several thousands of dollars to restore a roof or replace the tiles if the underpinning frame is unsound.

Unpainted tiles aren't more porous

Some roof restorers try to convince home owners that they need a new coat of paint, glaze or sealant because the roof tiles have become 'too porous'. Such advice often comes with a warning that the tiles could soon begin to leak, or that the roof might buckle under the extra weight. According to the experts CHOICE consulted, these claims are wrong.

■ **Porosity:** The truth is that concrete and terracotta tiles are naturally porous. They can absorb up to 5% of their weight in water, but even that's not enough to make them leak. The exception would be if the tile were defective — it wasn't compacted properly by the manufacturer, say, or if it were cracked. Under these circumstances, porosity could be a problem. But for the most part, it's not something you need to worry about.

It's the density of the tiles that makes them waterproof, not the coating that the manufacturer may or may not apply.

One roof restorer in our trial pulled the following trick on a home owner. To demonstrate how perilously porous he claimed the tiles were, he took one off the roof and sprayed it with water as the home owner looked on. Naturally, the tile soaked up the water (as it should), but the restorer used this visual trick as a way to convince the owner to buy his $2700 treatment.

■ **Concrete tiles:** Tile manufacturers put a 'slurry coat' on concrete tiles, giving the surface a desired colour. Over time, this colour will fade, so for the sake of how your roof looks you may decide to have it painted (it will have to be very thoroughly cleaned first). Bear in mind that once you do this, this paint too will eventually fade and you'll need to invest in upkeep to maintain the look. Structurally, though, you can expect these tiles to last quite a while, paint or no paint. At least one Australian tile manufacturer guarantees its concrete tiles will remain structurally sound for 50 years.

■ **Terracotta tiles:** Terracotta is baked clay, and it's been around for thousands of years. Terracotta tiles have a natural colour, so there's no need to have them painted. They're sometimes manufactured with a glaze that's blasted onto the tile when it's fired in a kiln, but one Australian tile maker said the glaze has nothing to do with waterproofing capability — it's only for appearance. So if the glaze on terracotta tiles fades, don't assume the roof is more susceptible to leaks.

Concrete (left) and terracotta tiles are both often guaranteed for 50 years — and they don't need painting to be functional.

Like concrete tiles, terracotta tiles are sometimes guaranteed structurally for up to 50 years. And because they're naturally coloured, one supplier also has a 50-year colourfast guarantee on its terracotta tiles.

■ **Older tiles:** Many concrete tiles from about 30 or 40 years ago weren't made to the same standard for density as tiles made since. A company that supplies sealant for roof restoration companies claims that while its painting and sealing treatments are purely aesthetic for more modern tiles, they can definitely improve the durability and waterproofing quality of these older tiles.

While the experts we consulted allowed that some older concrete tiles might be inferior to modern ones, they didn't agree with the assumption that these older tiles would therefore be more susceptible to leaking due to increased porosity (one Archicentre expert said he's never seen any tiles, old or new, that have absorbed so much water that they leaked). Even with these older tiles, porosity is not regarded as a problem.

One manufacturer of a sealant used by the roof restoration industry told us it's currently working with the CSIRO to set up a program to test its product. The CSIRO confirmed that it's having discussions with the roof restoration industry with a view to testing this kind of product, but it hasn't conducted any tests yet, nor has it revised its long-standing policy that "appearance should be the only factor in deciding whether to paint or not to paint" concrete tiles.

It also means there's less chance of misdiagnosing a problem. The following assessment, for example, was made at a Sydney house in our survey. While the architect inspected inside the roof, the restorer, who quoted a price of $2800, didn't.

■ **Roof restoration company:** *The dampness in your roof battens and the weight of the tiles is causing the battens to bow.*

■ **Architect:** *Wrong. Undersized rafters are the problem, not waterlogged tiles (see photo, right).*

Examples like this underscore the fundamental problem with roof restoration: most home owners lack the expertise and experience that would allow them to confidently question misleading, inaccurate assessments and the inappropriate treatments some restorers recommend. In an atmosphere like this, it's not a question of if, but how many bandit operators try to take advantage of unwary consumers.

Despite the fact that some roof restoration companies provide a legitimate service — with accurate assessments of roof conditions and realistic assurances of what their treatments can do — it's plain to see from the trial results that this industry carries a lot of risk for the average consumer. If you're thinking about hiring a roof restorer, do your homework (see *Choosing a roof restoration company* on page 20) and make certain your expectations match the outcomes that roof restoration can deliver.

It's not the "weight of the tiles" that's causing the roof battens to bow, but undersized rafters — but the roof restorer didn't even look inside the roof.

Our trial

We recruited 16 households in Brisbane, Melbourne and Sydney to help us with this trial. Each household was asked to get up to four written quotes from roof restoration companies. The companies were unaware that the households they visited were taking part in the trial.

All the houses had either a terracotta or concrete tile roof, except for one, which had a slate roof (see *Slate* on page 21). In all, 44 quotes were collected.

After the roof restoration companies had made their inspections and submitted their quotes, we asked architects from the RAIA Archicentre to visit each house, inspect the roof, and then assess each company's quote for two things: accuracy of the assessment of the roof condition, and appropriateness of the proposed treatment. The experts were not asked to comment on the price of the quotes.

Home owners were asked to write down any statements the companies made about roof conditions and proposed treatments, as well as the manner and conduct of the company representatives.

A few great reasons to get three quotes

Most of the households in our trial got three quotes from different roof restoration companies. The disparities between some of the highest and lowest quotes (see the table) are something to marvel at. The quotes were also often for different treatments — which means the restorers didn't always agree on what was wrong with the roof and/or what to do about it.

Take Household 3, for example. One restorer thought the roof needed repointing, rebedding and recoating, and wanted over $6700 for the job. Another restorer thought the roof only needed repointing (our expert agreed) and quoted a price of $500.

Household 4 in our trial also received vastly different assessments from restorers. One recommended stripping off the existing layer of paint, then cleaning, repointing, repairing, sterilising, sealing and coating the tiles. His quote for the job exceeded $3000.

Another restorer found the same roof to be in a reasonable condition. His advice was that any restoration work would simply be a waste of time and money, and didn't quote because he didn't think anything needed to be done.

After his own inspection, the architect determined the latter assessment to be very appropriate, and the former — surprise, surprise — very inappropriate.

And we could forgive Household 8 for being a little confused. One restorer said its tiles were porous (an important word to understand when it comes to roof restoration; see *Unpainted tiles aren't more porous*, left) and were deteriorating. The full treatment, including cleaning, repointing and sealing, would cost almost $5000.

But another restorer inspected the roof and found that the tiles were OK and didn't need any restoration work. He quoted $700 to clean the gutters and do some repointing.

The architect assessed both opinions, and recommended the latter over the former.

Quotes

Household	Lowest ($)	Highest ($)	Difference* ($)
1	420	3498	3078
2	1600	1712	112
3	500	6734	6234
4	0	3123	3123
5	500	550	50
6	2000	3354	1354
7	2500	3200	700
8	700	4918	4218
9	1188	1500	312
10	120	4150	4030
11	600	3980	3380
12	0	1800	1800
13	2625	4496	1871
14	**(A)**	**(A)**	**(A)**
15	2765	3600	835

* Quotes were not necessarily for the same treatments.
(A) Only one company inspected this house. They declined to quote as they said no work was justified.

Disputes

If a problem arises with the work performed by a roof restoration company and a friendly chat won't reconcile the matter, you need to take your complaint to your state consumer affairs/ fair trading department. It should be able to offer some form of mediation to resolve the dispute, or it could refer you to the state's building services authority, if one exists. If the matter remains unresolved you may find yourself taking it to a small claims or building dispute tribunal, depending on your state.

For more advice about working through building disputes, see *Broken home* in CHOICE, April 1998.

Choosing a roof restoration company

If you're concerned about the condition of your roof you might consider going to either a roof tiler or roof restoration company. Roof tilers specialise in repairing and replacing tiles. Some restorers do as well, but what sets them apart from tilers is that they also apply paint or sealant treatments. But there's enough cautionary evidence in our trial results to convince you to proceed very carefully if you're planning to hire a roof restoration company. Some things to remember:

- Check your **expectations**. Painting or sealing your tile roof might be fine if you want to improve its look, but don't believe claims that these treatments are necessary to prevent leaking or keep the tiles from becoming too porous. These are scare tactics, and they're wrong.
- Get at least three **quotes**. Information from our trial shows that quotes can vary by as much as $6000 (see *A few good reasons to get three quotes*, page 19). It's worth noting that different restorers might give you different assessments of what's wrong with your roof. You might want to consider hiring an independent consultant to do an inspection (check the Yellow Pages under 'Building consultants').
- Don't be pressured by door-to-door **sales tactics**. Some companies offer to lop $1000 off their price if you sign on the spot. Does that sound right? You should also know that you have certain rights when it comes to unsolicited door-to-door sales. In some states, the company **can't accept any money from you or start work on the job within 10 days of you signing the contract**. In all states, you have the right to change your mind and cancel the contract within 10 days.
- Check the company's **licence or registration** (see the table below). Even if the company isn't required to be licensed, ask for proof that it's a member of any industry groups like the Housing Industry Association or Master Builders' Association. At the very least, make sure you get a business address and other contact details. Some state governments have issued warnings about unlicensed roof restorers who specialise in doing shoddy jobs then disappearing without a trace. In some states you can also check with the fair trading, consumer affairs or building services office to see whether the company you're considering has been ordered to rectify defective work.
- Get a **written contract**. It sounds like common sense, but it's not required in the ACT, NT or Tasmania, or elsewhere if the work is under a certain value (see the table below). Make sure everything that's been verbally promised is written into the contract, including the warranty.
- Ask for **references** from previous jobs the company has done and check with the owners to see whether the company's service was satisfactory.
- If the roof is in bad shape, consider having it **retiled rather than restored**. Some of the prices quoted for restoration work were high enough to make retiling the whole roof seem like a viable alternative. Having a roof completely retiled could cost in the neighbourhood of $10,000, so if restoration work is going to be expensive, this might be a better long-term option.

Lichen or moss on the surface of tiles isn't a problem, but if it grows into a crack on a tile and widens it, or disrupts the flow of water through the grooved channels on the tile face, you could get a leak.

A better approach

One roof restoration company in our survey handed out an information sheet to its customers detailing the kinds of false and misleading claims that are sometimes made about tiles. The sheet included tips about statements consumers should beware of — like claims regarding moss and lichen eating into tiles, porosity causing roofs to collapse, and old tiles absorbing too much water. It's an approach that helps distance this company from the shonky side of the industry, and helps educate people.

Licensing and contracts

	ACT	NSW	NT	Queensland	SA	Tasmania	Victoria	WA
LICENSING / REGISTRATION								
Are roof restorers required to be licensed or registered?	Neither	Licensed	Neither	Licensed	Licensed	Neither	Registered	Registered **(C)**
Over what value of work must they be licensed or registered?	na	$200 **(A)**	na	$500	**(B)**	na	$5000	$200
CONTRACTS								
Are written contracts required?	No	Yes	No	Yes	Yes	No	Yes	Yes
Over what value are written contracts required?	na	$200 **(A)**	na	$3000	$5000	na	$5000	$6000

na Not applicable.
(A) For labour component only.
(B) Must be licensed regardless of contract value.
(C) Except in certain areas of WA.

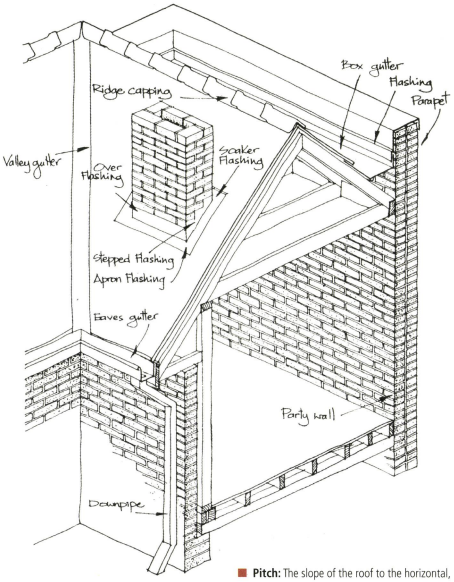


Diagram courtesy of Archicentre

Roof and tile glossary

- **Batten:** A section of timber or metal used to support the tiles.
- **Bedding:** Fixing the position of tiles with mortar.
- **Eaves:** The lower, overhanging part of the roof (see *Eaves gutter*, above).
- **Flashing:** A strip of waterproof material (usually metal) used to seal the junction between the roof tiles and another surface, such as a chimney (see above).
- **Hip:** The outward-facing junction between two pitched roof surfaces.
- **Hip capping:** The tiles that run along the hip of the roof. They're set in mortar.
- **Lap:** The head or end lap is the portion of the tile covered by the tile above it. The side lap is the portion covered by the tile next to it.
- **Mortar:** Substance (usually cement) used to fixed roof tiles.
- **Pitch:** The slope of the roof to the horizontal, expressed in degrees or ratio.
- **Pointing:** The exposed edge of mortar bedding underneath fixed tiles.
- **Rafters:** A basic name for the parts of the frame, usually timber, that support the roof. There are different names for each of the specific kinds of rafter in the frame.
- **Ridge:** The uppermost junction of two sloped surfaces.
- **Ridge capping:** The tiles that sit astride the top ridge of the roof. They're bedded in mortar (see above).
- **Sarking:** A layer of waterproof material underneath roof tiles (usually found under concrete ones, not terracotta).
- **Starter:** The first hip cap at the lowest point of a hip line.
- **Valley:** The inward-facing intersection of two sloping roof surfaces (see above).
- **Weephole:** A small hole in the ridge bedding and pointing, placed there for drainage.

Warranties

The companies in our trial offered warranties that lasted from one to 15 years, most for seven or 10 years. Some of them specified different periods for different aspects of the job, such as quality of work and materials. Check the details.

Despite a warranty period there is a risk, as with any trade, that the company may go out of business in the meantime.

Slate

According to Archicentre, roof restoration remedies used on tiles are not suitable for slate roofs, but we included one in our trial to see whether any companies would still try to sell their treatments.

The good news is that the owner of the house with the slate roof could find only one roof restoration company willing to inspect the roof and offer a quote, which included a chemical treatment and reglazing.

Needless to say, our expert from Archicentre found the company's assessment of the roof condition to be "very inaccurate", and the proposed treatment to be "very inappropriate".

Over a dozen other companies declined the offer to inspect the roof, and said their products and treatments were not intended to be used on that kind of roof.

CHOICE SURVEY

How safe is your tap water?

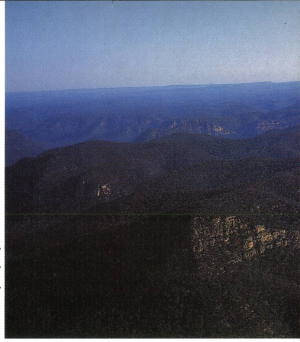


Photo courtesy of Sydney Water

"Drinking water should be safe to use and aesthetically pleasing."

— Australian Drinking Water Guidelines, 1996

*However, the Sydney water crisis last winter showed that things **can** go wrong.*

IN BRIEF

- **Our survey of 16 water authorities across Australia shows that most Australians usually don't have to worry about the quality of their drinking water.**
- **A cheap water filter may improve the look, smell or taste of your water, but don't depend on it to protect you against health risks — you need a more sophisticated and expensive system for that (see page 26).**

TAP WATER DOESN'T JUST WASH OUR clothes, clean our house and water our garden. First and foremost it's a staple we drink and cook with. So polluted drinking water can have serious and widespread health effects.

Often it's not obvious signs (such as a strange colour, bad smell or funny taste) that indicate a health risk, but rather invisible pollutants that are impossible for ordinary people to detect. In Sydney, for example, two microscopic organisms, called cryptosporidium and giardia, were present at unacceptably high levels. As they're potentially able to cause severe illness and even death, this forced most households to boil their tap water or buy bottled water for several weeks.

Where things can go wrong

Water travels a long way before it reaches our taps.

- Water collected in storage dams or drawn from rivers and bores can contain a number of microbiological and chemical pollutants, or its physical quality (such as its colour, taste or smell) may be poor.
- In water treatment plants, the water usually undergoes a number of cleaning stages designed to get rid of potential pollutants and upgrade its physical quality. The CHOICE survey looked at how well they do their job (see pages 24–25).
- The treatment plant also prepares the water for its further journey through the pipes to your house. However, the chemicals used to do this may cause their own problems (see page 24).
- Treatments may fail, water pipes may be contaminated, or your home plumbing may be in poor condition. So what comes out of your tap may not be the clean and safe water you'd expect. Find out how to identify and get rid of impurities on pages 25–26.

Chemicals, coliforms and other contaminants

Water can contain many impurities, both natural and artificial. Some are harmless, or only affect what the water looks, smells or tastes like (see *What's the problem?* on page 25). But others can give you an immediate infection or slowly damage your health over a long period of time.

Microbiological

Supplying water that's free from pathogenic microorganisms (those that can make you sick) is the most important task for water authorities.

- **Bacteria:** Most pathogenic bacteria found in

Do you have your own supply?

If you're not connected to town water, but use rain or bore water, it's important to protect your supply from contamination — particularly with bore water — and inspect it regularly.

For example, an animal carcass in the catchment area of your bore can be a serious health threat, and herbicides or fertilisers may over time leach into your water supply. A dirty roof, peeling paint or bird droppings can affect the quality of collected rainwater. Many water authorities or your local health department have brochures on what to look for in a storage tank, and how to maintain it properly.

Have your water supply tested regularly — contact your local or state health department. It may check the water body you're drawing from as part of its own monitoring program, or it can test your water — in many cases free of charge if you have a health concern. It'll also be able to advise you on how to rectify a problem.

As a last resort you may want to consider buying a water filter — see *Water filter profiles* (page 26) to find out which type you need.

It's impossible to protect huge water catchment areas like this from contamination, so water has to pass through treatment plants to make it safe to drink.

water come from contamination by human or animal faeces. Water authorities therefore monitor for a group of bacteria called coliforms, which are found in animal gut. While they're not necessarily pathogenic themselves, they indicate the potential presence of other, more dangerous organisms. Disinfection (for example with chlorine) usually kills all bacteria.

Another potential threat are bacteria growing in the water mains. That's why water suppliers try to ensure there's a residue of chlorine to protect the water on its way from the treatment plant to your home.

■ **Cyanobacteria/blue-green algae:** While blue-green algae is probably the more common name for these organisms, they're really bacteria that just happen to be very similar to algae.

During long hot and sunny periods, when water levels are low and the water's not flowing, and when there's too much nutrient in the water (such as nitrogen and phosphorus from sewage or fertiliser run-off), they can grow excessively, causing an 'algal bloom'. In 1991–92, more than 1000 km of the Murray-Darling river system was affected by such a bloom.

Cyanobacteria may cause skin irritations on contact. But the main concern is the threat to drinking-water supplies from the toxins produced by some types of cyanobacteria, as they can damage your liver and nervous system.

Removing the toxins requires special treatment, and there's little you can do yourself (for example, boiling the water doesn't destroy the toxins). Using bottled water when there's an algal bloom in your water catchment area may be a good (if costly) option.

■ **Protozoa:** This group includes, among others, the micro-organisms that caused the Sydney water crisis (cryptosporidium and giardia) and amoeba. Above certain levels, all of these can cause severe illness, and their cysts are often resistant to disinfection. They must be filtered out of the water.

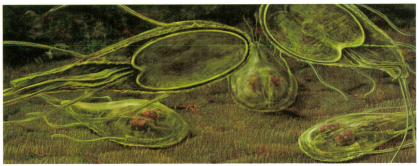
■ **Viruses:** Some viruses that can be found in water are potentially harmful. While disinfecting the water usually kills most viruses, some may survive and make you sick. However, it's not known how big a problem this is in Australia, as the source of a viral infection (whether it's water, food or contact with another infected person) is difficult to trace.

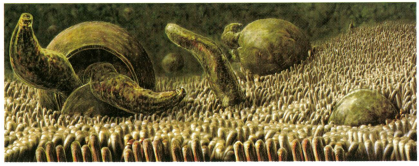
Chemical

While some micro-organisms can make you sick soon after drinking contaminated water, contamination with some chemicals can pose a long-term health risk.

■ **Nitrate/nitrite:** The main sources for these chemicals in waterways are sewage and fertiliser run-off. Groundwater supplies in rural areas are most likely to have high nitrate concentrations from fertilisers.

Giardia (below) and cryptosporidium (bottom) have to be filtered out of water supplies — they're often resistant to disinfection.





Illustrations by Russell Kightley

While nitrate itself is harmless, it can be converted into nitrite, which is hazardous.

Nitrite mainly poses a problem to babies and young children — it can decrease the blood's ability to transport oxygen. In areas where nitrate is a problem, the water supplier will usually advise people to use bottled or rainwater for children under three months.

■ **Synthetic organic chemicals:** Chlorination by-products are a major concern (see *Chlorine*, below). Pesticides and herbicides such as DDT and lindane can leach into waterways. Not all of them are still used, but they still pose a threat because they last in the environment for a long time. Some are potentially carcinogenic. While low concentrations of these chemicals have been found, our drinking water is usually free of them. However, not all water authorities check for them regularly.

Water treatment — stuck between a rock and a hard place?

Most surface or groundwater needs to be treated before we can drink it, and this involves chemicals being added to the water — for example, to kill bugs or to improve its look, smell or taste. While these chemicals themselves may pose a health risk, their benefits are currently thought to outweigh the risks.

■ **Chlorine**: Water may contain micro-organisms that can make you sick or even kill you, so disinfecting it is a major priority for water authorities. Chlorine or chloramine is usually added to kill bugs in the water that passes through the treatment plant, and to protect against recontamination while the water's travelling through the distribution system.

However, both chlorine and — to a lesser extent — chloramine can react with organic substances in the water to form potentially harmful by-products (mainly trihalomethanes). For example, some studies have suggested a possible link between chlorinated tap water and slightly higher risks of some forms of cancer.

Is chlorination a trade-off between the risk of widespread waterborne diseases now and an increased risk of cancer later? More research is needed — for example, on alternative disinfectants (such as ozone), which are already used overseas.

■ **Aluminium**: Chemicals containing aluminium are often used in a process called flocculation, which removes suspended particles from the water, making it clearer. While most of the aluminium used can be filtered out of the water, small amounts may pass through.

Aluminium has been linked with Alzheimer's disease, but it isn't known whether it causes the disease or its presence in sufferers' brains is a symptom. Some water authorities (such as the Sydney Water Corporation) recently phased out the use of aluminium chemicals in favour of alternatives.

■ **Fluoride**: Most water authorities add fluoride to their water, as it has a proven record of reducing tooth decay.

However, protection by fluoride is now available from more sources than in the 1960s and 1970s when it was first introduced into water — for example, from many toothpastes or from fluoride treatments applied by your dentist. Critics say fluoridated water is unnecessary and may lead to dental fluorosis (mottled teeth) in people who get too much, and that we don't know the potential health risk of drinking fluoridated water over a lifetime. See *Fluoridation — friend or foe?* in CHOICE, August 1997, for a detailed discussion of the debate. As with many aspects of the treatment of drinking water, more independent research is needed.

CHOICE water survey

Despite the number of potentially hazardous water contaminants, there are no legally binding standards for drinking water in Australia. Instead, a number of voluntary guidelines with different quality requirements are used.

WE SURVEYED 16 WATER AUTHORITIES in all states and territories, generally covering the capital city of each and some smaller cities and towns. Except for one of the three Melbourne authorities (City West Water), all responded — with the following results.

Guidelines

Most water authorities we surveyed use the Australian Drinking Water Guidelines 1996, developed by the National Health and Medical Research Council (NHMRC) and the Agriculture and Resource Management Council of Australia and New Zealand.

The rest still use the World Health Organization's 1993 guidelines or even the outdated NHMRC 1987 guidelines.

Treatment

All the surveyed authorities disinfect the water using chlorine or chloramine. Fluoride is added to most of the larger water supplies to help prevent tooth decay, though it's less common in Queensland and Victoria. And in the majority of treatment plants, chemicals containing aluminium are used for the flocculation process, which clarifies the water. Each of these chemicals has potential problems (see left), but the benefits are currently thought to outweigh the risks.

Treatment results

Treated water has to meet requirements for a number of microbiological, chemical and physical parameters, depending on the guidelines followed, and water authorities have to conduct sampling and testing programs to ensure they're met.

How often this is done usually depends on the size of the community being serviced — for economic and logistical reasons, the smaller the population, the less often the water has to be tested.

We asked the water authorities for their 1997–98 test results (for Sydney, this didn't include the water crisis). Their reports were quite positive regarding

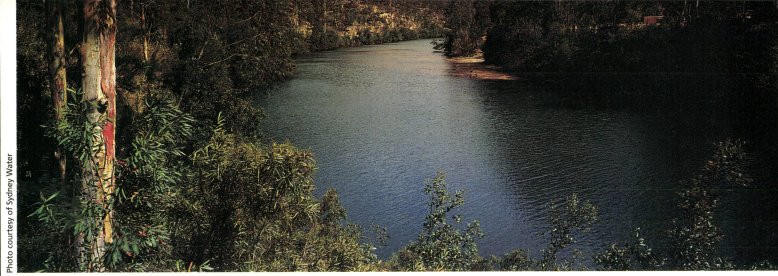


Photo courtesy of Sydney Water

the following criteria — at least for capital cities and large towns:

- **Microbiological:** Killing bugs that can cause illness is the major concern of water authorities, and according to their data they did well. Under the 1996 guidelines, 98% of samples should be free of *E coli* and 95% free of all coliforms. Only one of the authorities said that fewer than 95% of its samples met these guidelines in the 1997–98 time period.
- **Chemical and physical:** Most of the problems reported in this regard don't pose a health hazard, but make the water taste, smell or look bad. This is more common in smaller water supplies that aren't treated as much as large ones (for example, they're more likely to be unfiltered and contain suspended particles).
- **Pesticides:** Not all authorities are required to monitor for pesticides. Those in our survey that are reported 100% compliance with the guidelines.

Reporting

CHOICE would like to see all water authorities publish their test results regularly and in an easily accessible way. Unfortunately, most of them limit their reporting to their annual reports. However, they will provide the relevant information for your area on request.

Testing your water

If you have a health concern about your water, all the authorities in our survey will test a water sample from your home — usually free of charge.

User pays

Almost all the authorities have introduced, or will soon introduce, a user-pays pricing structure where most of your water bill is based on the amount of water you use. So the more you reduce your water consumption, the less you pay. In an upcoming issue of CHOICE, we'll be providing tips on how you can save water and money (see also our test report on water-efficient shower heads in CHOICE, December 1998).

All but one of the water authorities that responded to our survey met the guidelines against which they test their water. However, not all are using the latest 1996 guidelines — a few are still using the 1987 version.

What's the problem?

Except for micro-organisms and lead (shown in **bold**), most of these contaminants are an aesthetic rather than a health problem, as long as they don't occur in very high concentrations.

Problem	Symptom	Possible cause
Stained plumbing and clothes	Red or brown Black Green or blue	Iron Manganese Copper
Reddish-brown slime	Slime	Iron (**bacteria** that feed on the iron cause the slime)
Off-colour water	Cloudy Black Red Brown or yellow	Turbidity (fine suspended particles) **(A)** Hydrogen sulphide, manganese Iron Iron, humic and tannic compounds
Unusual taste or smell	Rotten egg Metallic Salty Septic, musty, earthy Bleach-like	Hydrogen sulphide pH (acid-alkaline balance), iron, zinc, copper, **lead** Total dissolved solids, chloride **Bacteria** or **algae** Chlorine
Corrosive water	Deposits, pitting of plumbing	pH, copper, **lead**

Source: NSF International (formerly the US National Sanitation Foundation).
(A) Air bubbles may also cause water to look temporarily cloudy when it comes out of the tap.

CHOICE water survey

The following water authorities participated in our survey:

- ACTEW
- Barwon Water
- Brisbane City Council
- Broken Hill Water Board
- Central Highlands Water
- Gold Coast Water
- Hobart Water
- Hunter Water Corporation
- NT Power and Water Authority
- SA Water Corporation
- South East Water
- Sydney Water Corporation
- Townsville City Council
- WA Water Corporation
- Yarra Valley Water.

Anything fishy about your water?

Whether you're concerned about the quality of your drinking water or not — and most Australians needn't be — the following are actions you can take if you suffer from any of the effects in *What's the problem?*, page 25.

Talk to your supplier

- If your water looks, smells or tastes strange, or if your clothing and plumbing (such as sinks and toilets) become stained by it, check *What's the problem?* for possible causes.
- Talk to your water supplier about your concern. If you've recognised a possible cause from our table, tell them — it may help them assess and solve the problem more quickly.
- Your water authority may be able to solve some aesthetic problems fairly easily by flushing the mains, while other problems may require more extensive cleaning or repair of the distribution system in your area.
- If you have a potential health concern, your supplier may test your water — usually free of charge.

Water filters — the last resort

It's always more desirable to fight a problem at its source rather than at your tap. This is particularly true for any potential health hazards.

However, if you're getting town water, you'll have to rely on the authority taking action. If it doesn't solve your problem, or if you're still concerned, you may want to consider buying a water filter as a last resort. The profiles on the right should help you decide which type's for you.

- Before you buy, keep in mind that you not only have to buy the filter, but there'll also be running costs for replacement cartridges or membranes, or for electricity.
- For problems such as a bad taste or smell, an inexpensive carbon filter may be all you need.

A cheap water filter (around $20 or $30) may make your water look, taste or smell better, but it's unlikely to remove enough micro-organisms to prevent health risks, and replacing the filter cartridge can be expensive over time.

- Potential health problems (such as harmful micro-organisms) require a much more sophisticated system. For example, if you want a filter that removes giardia and cryptosporidium, look for one that's certified for parasite protection, and guarantees to filter 'absolute one micron' ('nominal one micron' isn't good enough).
- It's important that you maintain your water filter carefully and regularly — in particular you need to change the cartridge as often as is recommended. Otherwise it may make your water worse rather than better.

Water filter profiles

There are several types of filter available. Which one's for you depends on what you want to remove, and what you're prepared to pay.

Carbon

A cartridge of activated carbon (charcoal) that attracts impurities to its surface.

— **What it can generally remove to a certain extent**: Chlorine, trihalomethanes (THMs), colour, odour, noticeable taste.

— **What it generally can't remove**: Metals (for example, lead and copper), fluoride.

— **Pros and cons**: Relatively cheap to buy. However, it requires frequent replacement of the filter cartridge, which may get quite expensive over time.

Ion exchange

Ion exchange resins attract either positively or negatively charged chemicals. Most models contain a mixture of both types.

— **What it can generally remove to a certain extent**: Depending on the resins used it can remove positively charged chemicals (such as metals) and/or negatively charged chemicals (such as fluoride and nitrate).

— **What it generally can't remove**: Organic chemicals such as pesticides, chlorine.

— **Pros and cons**: Doesn't work as well when the water contains a lot of dissolved solids (which may be the case in an unfiltered water supply). The filter cartridge requires frequent changing, which may get quite expensive over time.

Reverse osmosis

Passes the water under high pressure through a thin membrane. Most contaminants are physically blocked and washed away.

— **What it can generally remove**: Most contaminants.

— **Pros and cons**: Very effective, but very slow. Wastes a lot of water, as for every litre of filtered water, several litres go down the drain. Expensive to buy and run (the membrane needs to be replaced every two to three years). Performance may be affected by chlorine and other chemicals in the water.

Distillation

Works by boiling the water and then condensing the steam again, leaving impurities behind.

— **What it can generally remove**: Most contaminants.

— **What it generally can't remove**: May have difficulty removing volatile organic compounds such as THMs.

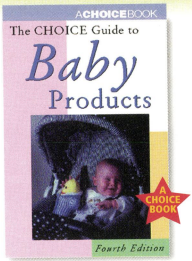
— **Pros and cons**: Very effective, but slow, and expensive to buy and run (uses a fair amount of electricity).

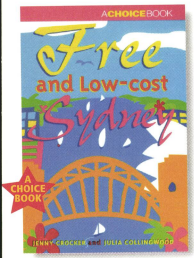
CHOICE BOOKS

The CHOICE Guide to Baby Products

Based on CHOICE tests plus specially commissioned research, *The CHOICE Guide to Baby Products* includes practical information about cots, pramettes, car restraints, first-aid kits, childcare, feeding your baby, nappies, immunisation and safety. It also includes an insert of CHOICE's test of baby carriers.

$16 Code: CBP4





Free and Low-cost Sydney

A treasure trove for everyone on a budget, *Free and Low-cost Sydney* is a banquet of free (or almost free) activities to keep the whole family entertained, informed, exercised, intrigued and inspired all year round. It gives contact numbers (and Web addresses), opening hours, addresses, charges (if any), maps and tips on transport for activities outside the CBD.

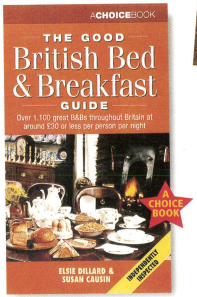
$15 Code: FLCS

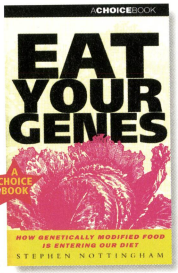
The Good British Bed and Breakfast Guide

This guide contains full details of over 1100 of the best affordable B&Bs, listed by area, that charge a maximum of £30 per head. Features and restrictions are listed. Also includes colour maps.

"If you seriously want to travel cheaply, your best bet is probably The Good Bed and Breakfast Guide." Financial Times (UK)

$30 Code: BB&B


A CHOICE BOOK
THE GOOD
British Bed & Breakfast
GUIDE
Over 1,100 great B&Bs throughout Britain at around £30 or less per person per night
A CHOICE BOOK
ELSIE DILLARD & SUSAN CAUSIN
INDEPENDENTLY INSPECTED

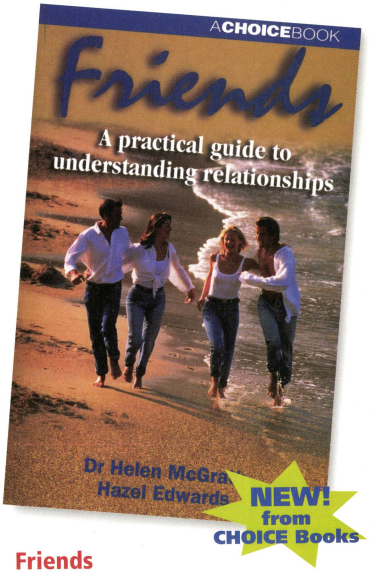


Eat Your Genes

Eat Your Genes looks at genetically modified foods, and how they have made it onto the market so quietly and quickly. It explains what these new foods are, how they're produced, why they remain unlabelled and how they're arriving on our plates unannounced.

"... takes a balanced and rational approach..." Rosemary Stanton

$25 Code: EYG



Friends

At a time when romantic relationships may last only a few years, when marriage breakdowns are at an all-time high, and fewer people than ever are marrying, friendship is becoming increasingly important.

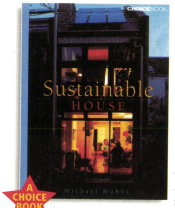
There are many variations of this complex yet simply satisfying relationship. But how *do* you go about finding and keeping friends?

- Do men and women look for different things in a friendship?
- Can you be friends with your ex?
- How do you make friends at work?
- Can men and women be 'just friends' or does sexual tension always get in the way?
- What happens to mutual friends when a romantic relationship breaks down?
- What do you do or say when a friend lets you down?
- How much time, energy and emotion should you spend on friends?

Friends is a guidebook to learning the skills that will help you to meet new people, form alliances, keep friendships going. It contains real-life scenarios and case studies that everyone will recognise, questionnaires and quizzes to help you evaluate your friendship potential, and strategies to help you build and keep your circle of friends.

$17 Code: FREN

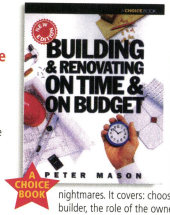
CHOICE BOOKS



Sustainable House

Learn how a Sydney family renovated their inner-city terrace into an environmentally friendly, home, almost self-sufficient in electricity and water. It includes practical advice and a list of contacts and suppliers.

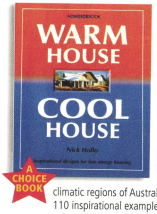
$30 Code: SUSH



Building & Renovating on Time and on Budget

This book helps you build a new home or improve an old one without nightmares. It covers: choosing the right builder, the role of the owner-builder, building terms, insurance, cost control, disputes and complaints.

$20 Code: BROT



Warm House Cool House

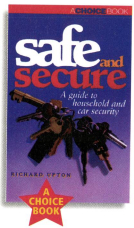
This is a comprehensive guide to low-energy house design in all climatic regions of Australia. It provides over 110 inspirational examples and includes colour photographs and house plans.

$27.50 Code: WHCH

Safe and Secure

Safe and Secure covers a range of safety options for a variety of situations, including 'burglar-proofing' your home, safety when driving, walking or on public transport, and details about the sorts of locks and doors you should consider for your home.

$17 Code: S&S



How to Clean Practically Anything

How to Clean Practically Anything provides cleaning advice for every part of your home. It includes a comprehensive stain-removal guides, recipes for cleaning products, advice about hiring a professional cleaner and an easy-to-follow cleaning calendar.

$17 Code: HCPA

A-Z of Chemicals in the Home

An easy-to-follow alphabetical directory where each entry describes the product or chemical, its health and environmental effects, and gives suggestions for alternatives where available. It includes poisons information, a glossary of terms and a reading list.

$15 Code: AZCH

Order Form

Code	Title	Qty	Item price	Total price

Plus postage and handling ($4 for one item plus $1.50 for each extra item) _____

Total _____

Send your payment to: Australian Consumers' Association, 57 Carrington Road, Marrickville 2204 • Phone (02) 9577 3399 • Fax (02) 9577 3355 World Wide Web address: www.choice.com.au

Money-back guarantee: If you are not completely satisfied with your purchase, return book(s) within 30 days for full refund of the purchase price.

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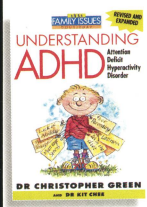
Some books may have to be sent separately to keep postage costs down. Please allow 2 to 3 weeks for delivery. If any order cannot be filled for a substantial length of time, we'll let you know and give you the option of cancellation.

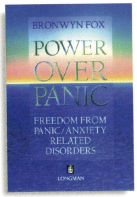
CB/9903



Understanding ADHD

An extensive yet easily understood guide to this upsetting and misunderstood condition. Based on the latest research, this book takes a practical approach — looking at what the condition is, its effects and what the family, friends, schools and child can do to improve the situation.

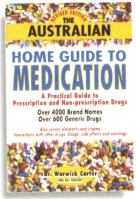
$20 Code: ADHD



Power over Panic

More than 12% of Australians suffer from anxiety/panic disorders each year. *Power Over Panic* was written to help these people. It presents an easy-to-follow system to help sufferers to combat the problem of panic/anxiety disorders.

$15 Code: POP


AUSTRALIAN
HOME GUIDE TO MEDICATION
A Practical Guide to Prescription and Non-prescription Drugs
Over 4000 Brand Names
Over 600 Generic Drugs
Dr. Warwick Carter

The Australian Home Guide to Medication

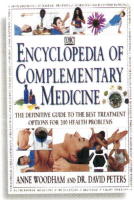
Over 600 generic drugs are listed in this guide (brand names are listed under them). The details of each entry include its uses, forms, dosages, side effects, interactions, whether it's a prescription drug and on the PBS, precautions when taking it and, topically, a 'permitted in sport' category.

$15 Code: AHGM

Encyclopedia of Complementary Medicine

A useful guide to deciding whether a complementary therapy is for you. It includes medical practitioners' opinions of the treatment, scientific evidence available, whether it can be used with other treatments and whether you need a practitioner or can apply it yourself.

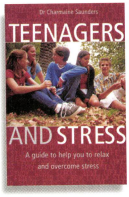
$50 Code: EOCM


ENCYCLOPEDIA OF COMPLEMENTARY MEDICINE
THE DEFINITIVE GUIDE TO THE BEST TREATMENT OPTIONS FOR 100 HEALTH PROBLEMS
ANNE WOODHAM and DR. DAVID PETERS

Teenagers and Stress

Teenagers and Stress examines some of the common causes of stress that Australian teenagers face, and provides realistic advice to help teenagers recognise what stress is and learn how to cope with it. Topics include school, health, drugs and alcohol, sexuality, emotions, work and stress at home.

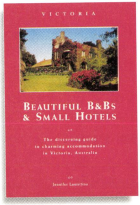
$17 Code: TAS

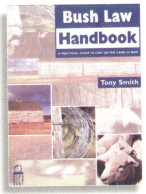


Beautiful B&Bs & Small Hotels in Victoria

This is a guide to some of the more luxurious and beautiful B&Bs in Victoria. It provides details about the rooms, style, rates and whether children are welcome for each location, plus maps of Victoria for easy location.

$25 Code: BBBV

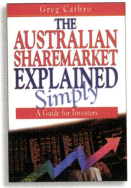




Bush Law Handbook

A comprehensive guide to the law and how it affects those in the bush, this book covers a wide range of topics, from buying and selling property to divorce or family property transfers, from mining and minerals claims to native title. This is an invaluable resource for those on the land in NSW. *Applicable to NSW residents only.*

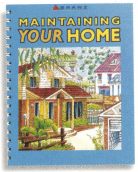
$35 Code: BLHB



Australian Sharemarket Explained Simply

This book includes information about making realistic buying and selling decisions, how to know when to sell, stock selection and constructing a share portfolio — all in short easy-to-read chapters.

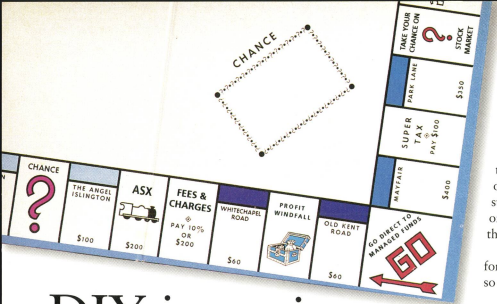
$20 Code: ASES



Maintaining Your Home

Maintaining Your Home covers everything you could think of doing or needing to do around your home. It includes floors, walls, roof, subfloor, fences and garden. It looks at the causes of a variety of problems and explains what you can do to solve them. Fully illustrated in colour.

$30 Code: MYH



DIY investing in managed funds

If you're confident enough to make your own decisions about which managed funds to invest in, you'll want to know how to minimise costs.

IN BRIEF

- Managed funds accept money from small investors and pool it to invest in a range of assets, from blue-chip Australian shares to overseas bonds. While they may not be as cheap an option as investing directly in shares, you can save money by investing in funds that offer rebates or don't charge entry fees.
- Investing directly in shares or managed funds (without a finance professional to guide you through the process) may save you money, but you need to be comfortable with making investment decisions. See *Who do you trust with your life savings?*, CHOICE, October 1998, for advice on how to choose a financial planner if you prefer that route.

IF YOU WANT TO BYPASS FINANCIAL PLANners and make your own decisions about where to place your money, investing in managed funds is an increasingly popular option.

As with all investments, you need to assess the risks of different funds and decide if they're appropriate for your situation. You also have to keep in mind the need to diversify: invest in funds with different types of assets (Australian stocks, overseas shares, property, etc) and perhaps directly in some shares as well. This way you spread your investments across a range of companies and industries, reducing the risk of losing too much money if there's a downturn that affects any of your investments.

There are always costs in buying and selling an investment and managed funds are no exception. Essentially, the more research you do, the more likely you are to save money. The less time you take or confidence you have in your decisions, the more it may cost you.

The merits of a manager

If you're just starting out, or have bought shares in a few of Australia's recently privatised assets (such as Telstra or Qantas), managed funds are one way to ensure your investments are more diversified.

With millions of dollars under management, managed funds can invest in a wide range of products at a lower cost than you would be able to by yourself. They also have access to information and resources that can lead to better stock selection. You don't need to have a substantial amount of money to start investing — some funds let you start with an opening balance of as little as $1000, or even less if you make a regular investment with them.

Investing regularly in a fund is also a disciplined form of saving and means you don't have to worry so much about market timing.

But you usually have to pay for relinquishing your stock-picking role to a fund manager (as the companies that run them are called). The cost of buying units in a managed fund is higher than buying the equivalent shares directly.

Avoiding the planner's commission

The majority of fund managers assume you're investing in a particular fund because you've received professional advice to that effect. The consumer's fee to invest in that fund often includes a built-in commission for the person who advised you.

But if you haven't visited a financial planner, this seems unfair. Say, for example, you have $20,000 you want to invest in a managed Australian share fund. You've done your own research and know which funds management company you're going to trust with your money. But in many cases, you'll have to pay a financial planner's commission to the company, even though you haven't consulted a financial planner.

As more and more people take an interest in investing, there has been a growing demand for this situation to change.

In response, there's an increasing number of 'discount brokers', who rebate from 75% to 100% of a managed fund's entry fee — where a planner's commission usually comes from. Discount brokers offer an 'execution-only' service, and don't usually provide consumers with any advice on the merits or otherwise of their investment. They usually advertise in the business pages of newspapers or in financial magazines.

But if you didn't know discount brokers existed and you filled out and sent in a prospectus application form to invest in a particular fund yourself, the fund manager would just keep the money it normally allocates to the financial planner.

CHOICE TIP: Some managed funds don't charge entry fees or automatically deduct a financial adviser's commission — but you have to know which ones. This information is usually in prospectus material.

ZURICH, MACQUARIE and ROTHSCHILD are some of the better-known fund managers that don't charge an adviser's commission to direct investors.

As with other products, however, just because you can buy something cheaply doesn't necessarily mean it's a good investment. If you're not comfortable going it alone without advice, there are some financial planners who rebate all their commission from a managed fund back to you. They'll charge you professional fees for a consultation instead.

What to be wary of

- If you decide to go it alone without a financial planner's recommendations, you may find yourself swamped by choice. There are hundreds of managed funds on the market, and making a decision independently requires a fair amount of reading and research.
- If the fund you're considering charges high fees, it leaves you even more vulnerable to losing money if the market performance is disappointing. For example, an Australian share fund may only just outperform the All Ordinaries Index (the main Australian share price index, which traces the change in total market value of a range of companies), but once fees and charges are taken into account it may be performing below the index. It's the net return after fees that's important.

What it costs

There are generally four types of managed fund fees — entry and exit fees, annual management charges, trustee fees and other adminstrative charges. Look for the management expense ratio (MER) in the fund prospectus, which provides a useful figure for comparing ongoing costs between funds, other than entry and exit fees. The lower it is, the less your investment is eaten away by ongoing fees.

Some kinds of managed fund are more expensive than others — it depends on what the fund invests in. An average MER for managed funds was 1.92% in 1997. ❑

CHOICE ADVICE

Look for funds that have no entry or exit fees or a sliding scale of exit fees. For example, you might pay a 3% exit fee if you withdraw in the first year, 2% in the second year, 1% in the third year and nil after that. Be aware that some funds that don't charge entry fees may charge higher ongoing fees.

Alternatively, invest in a managed fund through a discount broker and avoid paying all the upfront fee. However, you'll still have to pay either a lodgment or 'trailing' fee (around 0.25% of the transaction's value) to the broker. Trailing fees are an annual payment to the broker for the life of the investment.

The DIY shares alternative

If you're comfortable with finance and investment jargon, have the time to spend researching companies and the markets in which they operate, and have a significant amount of money to diversify your investments, buying directly into the sharemarket is probably a better alternative again to investing directly in a managed share fund. You decide which companies to put your money into, you make any adjustments and you don't have to pay fund management fees. However, you still have to find and pay a licensed stockbroker to buy and sell shares for you.

Brokerage on share transactions of around $5000 can be 1–2.5%, although frequent investors may be able to negotiate better deals. Online trading is usually cheaper, but watch out for ongoing fees that can wipe out any savings you make on cheaper brokerage rates.

INVESTOR PROFILE

When David, of Newtown in NSW, decided he wanted to invest in a managed fund three years ago, he wasn't fully aware of the fee structure associated with it.

He visited a financial planner who advertised 'free' consultations in a local community newspaper, and told him he wanted to invest 'ethically'. The planner warned David that his investment might not perform as well as more conventional investments, but he was keen to go ahead anyway. The planner helped David buy units in the Australian Ethical Investment Trust and from then on he dealt directly with the trust.

While he knew he was paying 3.25% a year to the broker (called a brokerage rate or 'trailing commission') for as long as he invested in the fund, David wasn't aware he'd also been charged an initial 4% entry fee.

He wasn't too concerned when CHOICE informed him of this recently because, as an inexperienced investor, he hadn't felt confident about making his own decisions about which ethical assets to invest in and how to go about it. He felt the entry fee was worth it to learn about this, and didn't regret going to the financial planner.

However, he says that now, being a little more comfortable about choosing his own investments, he'd try to do his own research into ethical investment and visit a discount broker to execute the decision. That way he wouldn't have to pay as much in fees, although he'd still consult an adviser if his finances became more complex.

Update: 400 L fridges

Two models reached the market too late to be included in our November 1998 test, but they're popular brands, so here's an update.

IN BRIEF

■ **The FISHER & PAYKEL Active Smart E402B is a new addition to the *What to buy* list from our test of fridges around 400 L in size.**

WHEN WE TESTED 385 TO 445 L fridges last year, one of the main problems was temperature balance and control between the fresh-food and the freezer compartments. We'd hoped that setting the controls to 'mid', as many people would probably do initially, would give a reasonable result, but it didn't in many of the fridges — some would even freeze food in the fresh-food compartment on this setting.

So we were pleased when we put two new models, the **FISHER & PAYKEL Active Smart E402B** and the **KELVINATOR Impression Series NB 400D-*9**, through the same tests, as both gave reasonable temperatures in both compartments when set on mid.

How do they compare?

The **FISHER & PAYKEL Active Smart E402B**, an electronically controlled fridge with a bottom freezer, slotted into second place out of 13, with an overall score of 79% (out of a range from 57% to 82%), so we've added it to our *What to buy* list. It was one of the quietest, was easy to use (scoring 77%), and second-fastest for cooling. But it shares the drawbacks of the two **FISHER & PAYKEL** models tested last year: it has no chiller and, with the fresh-food area at a normal temperature, its door is too warm for the optimal storage of milk.

The **KELVINATOR Impression Series NB 400D-*9** came equal 10th overall at 67%, with the worst energy consumption score of the 13 models tested and a relatively warm dairy compartment. But it's fairly quiet and has a chiller with a temperature control. While it didn't make the *What to buy* list, it's still quite a good fridge — you'd probably be happy with it, particularly if you found it for a reasonable price. (Its CHOICE target price is $1295, so anything up to that is worth considering.)

High energy use

CHOICE also tested a second sample of the **FISHER & PAYKEL Active Smart E442B**, as its energy consumption in last year's test was a lot higher than its label led us to expect. The new fridge did slightly worse again, using around 20% more energy than it should have and showing that our results last year weren't due to a one-off rogue sample. We've left this model in the *What to buy* list as, despite this problem, its energy consumption is still reasonably low and the model scored well overall (74%). ❑

PROFILE

FISHER & PAYKEL Active Smart E402B

Target price: $1299

Usable volume: Fresh-food compartment 209 L, freezer 75 L, which makes it slightly smaller, especially in the fresh-food section, than the other two **FISHER & PAYKELs** in the *What to buy* list.

Good points

- Very good cooling time.
- Very good performance in freshness test.
- Easy to clean, good storage versatility, and controls are easy to use and understand.
- Temperature control for fridge and freezer is relatively independent (see *Optimising your fridge's temperature*, CHOICE, November 1998, page 45, for more on this).
- Has a dairy compartment.
- Warning beep if the door is left open too long.
- Door opening direction can be reversed (you can do it yourself or call in a service person).
- Four rollers for easy moving; brakes on the front ones.

Bad points

- Bottle shelf is too warm for optimal milk storage when fresh food area is at a normal temperature (around 3° C).
- No chiller compartment.

WHAT TO BUY

FISHER & PAYKEL Active Smart E440T (freezer on top)	$1395
FISHER & PAYKEL Active Smart E402B (freezer on bottom)	$1299
WESTINGHOUSE Mastermind BJ425S (freezer on bottom)*	$1369
FISHER & PAYKEL Active Smart E442B (freezer on bottom)	$1395

*Some samples of this model have a problem with temperature control: if the freezer is cold enough for long-term food storage (–18° C), the fresh-food compartment tends to be too cold. Contact a local Email representative if you have problems with this fridge.

Your restaurant rights

When a product's defective you simply return it, but what can you do when you have a bad experience in a restaurant?

THE MEAL STINKS — IT'S PRACTICALLY inedible. Or it's nothing like you thought it would be from the description on the menu. Either way, you don't want to eat it and you definitely don't want to pay for it, but the restaurant couldn't care less.

It's the kind of scenario where many people would feel uneasy making a scene, but it might help to steel your determination and steady your nerves if you knew *exactly* what you were entitled to, and what you could do if your expectations were not met. As with other products and services, in a restaurant you're protected by consumer rights.

Quality and expectations

The Trade Practices Act (TPA) requires products to meet a basic level of 'merchantable' quality. It's a statutory right for consumers, and restaurant meals are no exception. However, it may not be as simple for food as for other products — who's to say whether you or the restaurant has the right concept of merchantable quality? But if you find the meal so bad you can't eat it, you could certainly argue that it hadn't lived up to the TPA definition.

Under the TPA the meal must also match its description, whether it's spelled out on the menu or by a waiter: for example, chicken breast (not leg), in mushroom sauce (not plain), with fresh (not tinned) vegetables.

Thou shalt not do a runner

If you eat a meal with the intention of not paying for it, that's theft. It's a criminal act. We don't recommend it.

But what if you have a legitimate, defensible reason for not eating the meal? For instance, you're served a meal that's very different from how it was described on the menu, or it's simply below-standard food. If you complain straightaway and the restaurant doesn't try to set things right, can you refuse to pay?

The big wait: how long is too long to wait for service?

When you order a meal, you enter into a contract with the restaurant. If the restaurant commits a major breach of that contract (instead of swordfish you get snapper, for example) you have the right to terminate the contract, thus discharging you from your obligation to pay. But if the restaurant's breach is only minor (the curry was described as spicy, but it doesn't quite make your eyes water) you won't have much justification for terminating the contract.

There's obviously a grey area between minor and major breaches of contract. Is the meal inedible — and therefore not of merchantable quality — or do you simply not like the taste? It's not always black and white, and you may need to negotiate with the restaurant to reach an agreement or compromise.

So what should you do?

First and foremost, promptly and politely let the restaurant know you're not satisfied with the meal (see *Speak up!*, overleaf).

It's unlikely a good restaurant that prides itself on its service and reputation would charge you for a meal you were clearly unhappy with — one that you barely even touched. But if it did, and you steadfastly

IN BRIEF

- If you eat the whole meal and then complain and refuse to pay for it, you don't have a leg to stand on. If there's something wrong, complain immediately. If the restaurant won't fix it, don't eat it and don't pay for it.
- A restaurant can't just stop you leaving if you refuse to pay — it must call the police or let you go.

refused to pay (as you should), the sensible alternative is to pay for what you did eat and drink and then leave your name and address, putting the onus on the restaurant to take action against you in court if it really believes it was in the right.

While the restaurateur could call the police because you refuse to pay, it's not very likely to happen if you have at least an arguable case for doing so and haven't become loud or abusive. If the restaurant tries to stop you leaving without calling the police, it's opening itself up to legal action for unlawful detention. ❑

Secondhand smoke in restaurants

Passive smoking — inhaling smoke when you're not actually smoking — has been recognised as a health problem by dozens of countries around the world. Two reports by Australia's National Health and Medical Research Council (NHMRC), one in 1986 and the other in 1995, found that illnesses associated with passive smoking include lung cancer, coronary heart disease, asthma and respiratory disease in children, and asthma attacks.

In recent years a number of legal cases have won compensation for people harmed by secondhand smoke in the workplace.

To date in Australia, only the ACT and SA (as of January 4, 1999) have outlawed smoking in enclosed restaurants, while WA is considering a similar ban.

In NSW an act was passed to prohibit smoking in enclosed premises that don't comply with a certain air-quality standard, but this act won't go into effect until five years after the government agrees on the air-quality standard — which it has-yet to do.

So much for the NSW passive smoking taskforce recommendation to ban smoking in enclosed restaurants before the 2000 Olympics.

Speak up!

Australians are infamous for not taking a stand about bad food or bad service at a restaurant — don't want to make a scene, don't want to cause a fuss, don't want to whinge. So you grudgingly pay for a meal you only nibbled at and the only sound of dissent comes from your growling, empty stomach.

But if you don't complain on the spot you're not being fair to yourself, or to the restaurant. Before you spread the word about how you had *the worst* meal of your life at a particular restaurant, you should give it an opportunity to set things right.

If you have a serious gripe about the meal:

- First explain the problem to your waiter or waitress, but be as courteous, calm and matter-of-fact as possible: for example, you've barely touched the meal because it's not what you expected, or it's just plain inedible — what can the waiter do about this?
- If the answer is 'nothing', ask to speak to the head waiter or manager and repeat your concerns.
- If you're left in the position where the restaurant insists you pay for something you didn't eat, and the reason you didn't eat it had to do with its quality or what it was supposed to be (see *Quality and expectations*, page 33), don't pay for it. Instead, leave your name and contact details, but pay for anything else you ate or drank. The restaurant can try to pursue the matter in court, but if it really did violate the contract, it won't have a case.

FREEZE! POLICE! PAY THE BILL!

A few years ago, a dispute in a Sydney restaurant made national news. Matthew and Janie, his girlfriend at the time, were dining out on Valentine's Day. She had ordered a steak, medium-to-well-done, but it was served very rare. She asked the waitress to have the steak taken back and placed on the grill again.

A short time later the waitress returned with the steak, but it was hardly any less rare. Janie cut it into strips and asked the waitress to have it placed on the grill — again. The waitress removed the plate, only to return to say that the chef refused to cook it any more.

The couple continued with their meal, but Janie didn't touch the steak. When they received the bill — with steak included — she told the waitress she wasn't going to pay for something she hadn't eaten, and that wasn't what she'd ordered. She was happy to pay for the rest of the meal. The chef came out and Janie repeated her protest.

The chef argued that the steak was perfectly cooked to her order. He told her he would call the police if she refused to pay for the $13.50 steak. She held her ground.

When the police arrived, Janie was told she'd be arrested if she didn't pay. She still refused. After some discussion, the police, unable to determine whether it was a civil or criminal matter, decided to let Matthew and Janie leave, so long as they left contact details with the restaurant.

So did the restaurant ever pursue them for the $13.50? "No way," Matthew said, "the chef was in the wrong. What Janie ordered was not what she received." Had they known beforehand that the restaurant only served rare steak, they would have been in the wrong for expecting something different. But they had no way of knowing — it wasn't pointed out by the waitress, or on the menu.

What to expect

Things you should know about your restaurant rights.

The meal that time forgot

■ If you wait an eternity for your meal you shouldn't feel obliged to stick around. In this case, it's the service that's not of merchantable quality. So long as you didn't eat or drink anything else, you can simply leave without paying. How long is too long? There's no set answer, so use common sense, but remember: if you leave too soon, without paying, you're in breach of the contract (you placed an order for food, so you have to give the restaurant a reasonable chance to fulfil its part of the deal).

■ If you told the waiter before you ordered that you had to have the meal by a certain time in order to get to a movie, show or whatever, and the waiter accepted this condition, that caveat becomes part of the contract. If the meal doesn't come in time, consider yourself discharged from your obligation to stay — just pay for anything you did eat or drink.

Reservations

■ We've heard of restaurants overseas collecting damages from would-be patrons who didn't show up for their booking, but we haven't heard of this happening here. However, some restaurants might require a deposit with your reservation (particularly if you're booking a large group) and if you cancel without sufficient notice, they may keep the deposit — when you make the booking, it's a good idea to ask exactly what 'sufficient notice' means.

■ Deposit or no deposit, it's common courtesy to call as soon as you learn you won't be keeping your reservation, or that you're going to be late.

■ What if you make a reservation but there's no table available when you arrive? In this instance you might have a case for compensation against the restaurant, and you could complain to your state or territory fair trading/consumer affairs office (the outcome would probably depend on how severely you were inconvenienced).

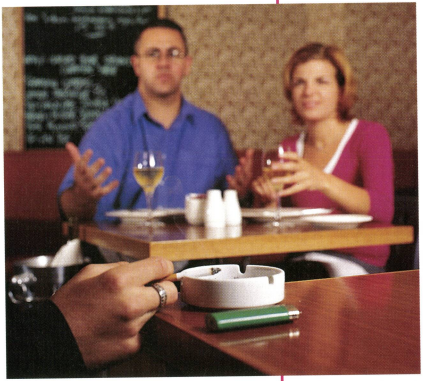
Smoking

■ The ACT and SA (as of January 4, 1999) prohibit smoking in enclosed restaurants (see *Secondhand smoke in restaurants*, page 34).

Service charges

■ If a restaurant includes a service charge (say, on a Sunday or public holiday), this must be adequately disclosed to patrons. It's the restaurant's responsibility to ensure that the service charge policy is prominently displayed — say, on the front of the menu — or that the staff tell each patron about it.

■ Charging such a fee without properly informing the patron is a potential breach of the Trade Practices Act. If the restaurant doesn't give you sufficient notice of the additional fee, it's not considered part of the contract and you don't have to pay it.



Other than in the ACT and SA, it's up to a restaurant to decide whether it will allow smoking or not. So if it worries you, ask: you can't expect them to change their policy for you.

Tipping

■ It's customary in some countries, but not in Australia. No restaurant can force you to tip.

Wine

■ If you're served a bottle of wine that's off, you should ask for, and receive, another bottle. One restaurateur told us that restaurants can return faulty bottles of wine to the distributor for a refund, so there's no reason why a new bottle shouldn't be provided at no extra charge.

No shirt, no shoes, no service

■ A restaurant is free to set its own conditions of entry — say, by requiring certain dress codes — as long as it doesn't violate any anti-discrimination laws.

■ Depending on the type of restaurant, you might want to call ahead to see if children are welcome.

Separate bills

■ Some restaurants might have a policy against dividing the bill separately among large group bookings. They might even say so on the menu. But if it's important and you're not certain, ask before you book. Some restaurants will provide a calculator and pen so you can divide it up yourselves.

Washing machines

We've added 11 front-loading machines to our September 1998 report and found more 'oversized' claims.

Future updates

We plan to bring you a washing machine update every four months from now on, so you'll be up-to-date with the latest machines.

IN LAST SEPTEMBER'S WASHING MACHINE test, we reported mainly on top loaders, so this time we concentrated on front loaders. If you're keen on a top loader, we've listed the **Best Buy** models from that test that may still be available (see far right).

Energy labels or fables?

In our last test, **HOOVER** claimed different capacities (6.5, 7 and 7.5 kg) for three models with the same-sized drum, with the result that under the star-rated energy labelling scheme, the most expensive model looked the most energy-efficient.

WHIRLPOOL has now done the same thing with two very similar front-loading machines. It says its **AWM 295** model washes 5.5 kg, while the **AWM 285** only manages 5 kg. But in reality both models have the same measured drum size.

Why claim they're bigger?

We've regularly found the claimed load size of machines to be much larger than most people would put into them — you'd be cramming it in and slamming the door on it to keep it there. We therefore test at 80% of the claimed capacity for more realistic results.

However, the energy label scheme rewards larger claimed capacities. If a machine is genuinely bigger, it'll wash more at a time, so in theory will be used less often per year. Energy is thus saved, and this is factored into its energy efficiency rating.

So a claim that a machine washes 5.5 kg of clothes rather than 5 kg gives it a better energy rating. Larger machines are also usually higher priced, so you could end up paying more for what you think is a bigger and more energy-efficient machine, but in fact get no advantage out of it. When we washed a more realistic 4 kg of clothes in each, the **AWM 295** used essentially the same amount of energy as the **AWM 285**. ❑

Clones

The machines joined by a square bracket in the table are 'clones': they're technically the same and so have the same performance scores and claimed capacities, but have different features, extra wash programs, etc.

1 Wash capacity

'Claimed' is what's on the energy label, 'tested' is the weight of clothes we washed (80% of claimed) and 'measured' relates to a standard way of calculating capacity — it provides an accurate indication of the *real* relative differences in drum sizes, since it's independent of any claims.

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price ($)*	Warranty (years)	Dimensions** (H x W x D, mm)	1 Wash capacity (kg, claimed / tested / measured)	2 Cold-only tap connector needed	Heater	3 Running costs ($/10 years)	4 Noi (dB)
	HOOVER New Wave 1200F	Southcorp	Italy	1299	2	850 x 595 x 550	5.0 / 4.0 / 3.5	✓ **(D)**	✓	562	67
equal	**WHIRLPOOL** AWM 285	Whirlpool	Italy	1059	2 **(A)**	845 x 595 x 570	5.0 / 4.0 / 3.5	✓ **(E)**	✓	475	63
	WHIRLPOOL AWM 295	Whirlpool	Italy	1195	2 **(A)**	845 x 595 x 580	5.5 / 4.5 / 3.5	✓ **(E)**	✓	552	68
equal	**THOR** TH 95	Bendix	Italy	995	2 **(B)**	850 x 595 x 520	5.0 / 4.0 / 3.0	✓ **(E)**	✓	577	60
	THOR Elite TWM 800	Bendix	Italy	1095	2 **(B)**	855 x 595 x 575	5.0 / 4.0 / 3.5	✓ **(E)**	✓	745	62
	ARISTON AB 936	Arisit	Italy	995	5	855 x 595 x 555	5.0 / 4.0 / 3.5	✓	✓	521	67
equal	**BOSCH** WFB 1605 AU	Bosch	Spain	995	2	850 x 595 x 560	5.0 / 4.0 / 3.0	✓ **(E) (F)**	✓	537	66
equal	**BOSCH** WFB 2005 AU	Bosch	Spain	1229	2	850 x 595 x 560	5.0 / 4.0 / 3.0	✓ **(E) (F)**	✓	537	66
	GE WWH6604	GE/MEA	UK	1195	2 **(C)**	850 x 595 x 575	5.0 / 4.0 / 4.0	✓	✓	765	65
	GE WWH7604	GE/MEA	UK	1399	2 **(C)**	850 x 595 x 575	5.0 / 4.0 / 4.0	✓	✓	765	65
	KLEENMAID KFL800	Kleenmaid	Slovenia	1199	5	860 x 595 x 575	5.0 / 4.0 / 3.0	✓ **(G)**		521	65

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in November 1998.

** Dimensions (rounded up to the next 5 mm) are measured for the smallest 'box' that could be placed around the machine, allowing space for the inlet and drain hoses. It's best to leave extra space around the machine for easy installation and air circulation.

(A) Additional eight years, parts only, for stainless steel bowl and water tub.

(B) Additional three years for parts on motor, eight years for parts on stainless steel inner or outer cylinder.

BEST BUYS: FRONT LOADERS

We based the Best Buys on purchase price and running costs over 10 years, as they're all very similar for overall performance.

WHIRLPOOL AWM 285

Target price: $1059

This machine performed well in all areas, and rated equal best overall. It's the cheapest to run and easiest to use, and is particularly water-efficient. It has the widest 'mouth' of those tested, and its door opens almost 180°. It's also relatively quiet. Subscribers have told us that 92% of **WHIRLPOOL** owners would buy the brand again, and the percentage of **WHIRLPOOL** machines not needing repair (out of the 237 reported on) was 77% (within a range of 69–88% reliability across all the brands reported on).

ARISTON AB 936

Target price: $995

The cheapest machine overall to buy and run, with equal best energy efficiency, this machine has good all-round performance, although its water consumption is comparatively high. Unfortunately we don't have reliability information for **ARISTON**s, which are relatively new on the market.

BOSCH WFB 1605 AU

Target price: $995

This is the equal cheapest machine to buy and equal second cheapest to run, and is very energy-efficient. It also has good all-round performance, although its water consumption is comparatively high. Unfortunately we don't have reliability information for **BOSCH** machines.

2 **Cold-only tap connectors needed**
Most machines can be connected to cold water only by means of a 'Y' connector, but these aren't supplied as standard with most of the machines in this test.

3 **Running costs**
This is an estimate of how much it'll cost you over 10 years (the average life of a washing machine) for water and electricity if you wash the equivalent of one load every day using a 'normal' cycle. The calculations are based on 12 cents per kWh for electricity and $1 per 1000 L for water.

4 to **9** See the notes with the table in our September 1998 test report for further information on what was tested and measured to achieve these scores. If you'd like a photocopy of that report, send a stamped (85 cents in NSW, 95 cents elsewhere), self-addressed, A5 or larger envelope to **Washing machines**, CHOICE, 57 Carrington Road, Marrickville 2204.

10 **Overall score**
Dirt removal contributes 40% to the overall score with gentleness and water, energy and spin efficiency each weighted equally at 15%

Best Buys: top loaders

These Best Buys from our September report are being discontinued, but you may still find them in some stores.

Larger models

HOOVER Boss 2300L/2305L/2307L $849/$799/$849

They all have the same-sized drum, despite their claimed capacities of 6.5, 7 and 7.5 kg respectively, so just buy whichever is the cheapest.

Smaller models — 5 kg claimed capacity

HOOVER 200M1 $569

HOOVER 215M $699

5 Cycle time (minutes / 'normal' wash)	5 Water used (L)	5 Water efficiency score (%)	6 Energy efficiency score (%)	7 Spin efficiency score (%)	8 Gentleness score (%)	9 Dirt removal score (%)	10 Overall score (%)	Brand / model (in rank order)	
95	76	62	80	75	76	82	77	**HOOVER** New Wave 1200F	
93	61	70	82	66	76	82	77	**WHIRLPOOL** AWM 285	equal
100	73	67	82	73	76	81	77	**WHIRLPOOL** AWM 295	
109	54	73	73	62	76	83	76	**THOR** TH 95	equal
90	73	64	66	74	78	83	76	**THOR** Elite TWM 800	
87	79	60	83	64	76	79	74	**ARISTON** AB 936	
112	77	62	82	60	76	80	74	**BOSCH** WFB 1605 AU	equal
112	77	62	82	60 **(H)**	76	80	74	**BOSCH** WFB 2005 AU	
97	68	66	63	61	76	84	74	**GE** WWH6604	equal
97	68	66	63	61 **(H)**	76	84	74	**GE** WWH7604	
98	78	61	83	68	74	77	74	**KLEENMAID** KFL800	

(C) Limited 10-year warranty on the inner stainless steel bowl.
(D) Requires sealing cap (not supplied)
(E) Not supplied.
(F) Can disconnect hot-water hose instead.

(G) Y connector supplied on installation if required. This machine has no heater, so if you don't connect it to hot water you'll only be able to do a cold wash.
(H) The models we tested have a maximum spin speed of 800 rpm, but these 'clones' have a maximum of 1000 rpm, which may give better results.

Hifi VCRs — *what can't they do?*

They've got G-code; they've got long play and short play; they've got onscreen instructions in a variety of languages; and they're hifi. But can they put the cat out at night?

IN BRIEF

- Ease of use is still the major difference between VCRs: do they make programming to record simple or incomprehensible?
- All the tested hifi VCRs performed very well in our tests for stereo sound.

NO, BUT THAT'S PROBABLY EASIER to do yourself than follow the instructions for some VCRs.

We tested 12 hifi VCRs, priced between $490 and $650, to see what you get if you want to upgrade from your existing mono video recorder.

Most broadcasts are now in high-quality stereo, as are most prerecorded video tapes that you buy or hire. Bear in mind, though, if your TV isn't hifi, you won't be able to realise the full capability of one of these VCRs unless you route the sound through your audio system. And programs recorded in mono or on a non-hifi machine or worn-out tapes won't reproduce in hifi.

Making it work

There are basically two types of user: those who wouldn't dream of looking at the instruction manual and those who have to pore through it in an attempt to make the machine work.

VCRs have become notorious for their complex instructions, whiz-bangery and for being the hardest appliance to use, which may be one reason why the onscreen displays now include more steps to help you through programming.

Working your way through either the instruction manual or the onscreen instructions involves a type of problem-solving that not everyone is used to. So it's not necessarily intuitive; and, because you don't get an engineer to come and set up your new VCR and give you a quick run-through, you'll rely heavily on both — so we looked at both.

Onscreen instructions

Most of the models have good, informative and easy-to-follow onscreen instructions. The **PANASONIC NV-HD620MK2A, PHILIPS VR788/75, SHARP VC-H670X, AKAI VS-G785EA-D** and **SONY SLV-EZ7AS** are the best. The display on the **HITACHI VT-FX768E** is crowded with boxes, numbers and icons that are too small, and lacks text-based step-by-step instructions.

To test the onscreen display, we used it to manually tune the models to TV channels. The method varies between models, some fairly easy, some not. They got a good score if you can directly type in the channel number of the TV station in your area, and if they indicate what's happening during the process of searching for and finding a picture. These included the **SHARP, SONY, LG W903H, NEC VHG-105** and **SAMSUNG SV-B150B.**

We also tried timer and G-code programming

WHAT TO BUY

equal	**PANASONIC NV-HD620MK2A**		$649
	PHILIPS VR788/75		$599
	SHARP VC-H670X		$549
	AKAI VS-G785EA-D	BEST BUY	$499

using the onscreen instructions. Happily, they were fairly easy, with scores varying according to how you type in the settings, correct mistakes and adjust the settings later. The easiest was the **SHARP**, followed by the **AKAI**.

Instruction manuals

We looked at similar tasks with the manuals, plus safety warnings and contacts for repair or queries.

If manufacturers spent half the time and a fraction of the money on instruction manuals that they seem to spend on whiz-bang new features of doubtful use, most VCR owners would probably be a lot happier.

Manuals should have not only clear, easy to follow instructions, but also a contents list and an index. It helps if jargon and acronyms are explained and, last but not least, if the manual's meant to be in English, it helps if it *is* in English, not an incomprehensible 'translation'.

The **TEAC** has the best manual, with good safety warnings, a table of contents, an OK index, an explanation of jargon and acronyms, and very simple and easy-to-follow G-code instructions.

It's well laid out and each function has a picture of the remote with the relevant buttons highlighted — very user friendly. It also includes key points at the top of the page for a new function and, at the bottom of the page, hints for "*if ... then ...*".

Most manuals were just OK — which means they could do better. It's a good idea to ask to see the instruction manual when considering any major purchase. Think of two or three tasks you want instructions for and ensure the manual is clear for them. That'll give you a good idea of what it's like generally. Try out the onscreen VCR instructions for the same tasks as well.

The sound and picture quality of the VCRs are pretty close from model to model in this test (see the scores on page 43), so you might want to base your choice on how easy the instructions make it to use the thing. If consumers did that every time they bought a VCR, perhaps it would finally jolt manufacturers into improving their instructions and manuals.

Remotes

The basic criteria for a good remote control include:

- Being comfortable to hold.
- Balanced weight.
- Keys that are clearly labelled, well spaced and that respond well, with a good colour contrast so you can read the labels.

The Panasonic (bottom) fills most criteria for a good remote, whereas the Teac (below) has small keys and hard-to-read labelling.

- Easy to distinguish different 'sets' of keys for related functions.
- More commonly used keys are the most accessible and easy to use.
- Batteries are easy to load and unload.

The remotes for the **AKAI, JVC, PANASONIC, PHILIPS** and **SANYO** are good because they fulfil most of the above criteria.

The **HITACHI** remote is crowded and the labels are confusing. Some keys have two labels (functions), one above and one below. Key spacing can make it difficult to know which key a label belongs to in this case.

The **TEAC** remote has small keys and the labelling doesn't stand out very well against the background.

With the **HITACHI, JVC** and **PHILIPS** remotes, the G-code and timer programming functions share a key, where the other models have a dedicated key for G-code, and rely on the onscreen menu for timer programming.

Primarily you want your VCR to play things for you to watch; to record things (often in your absence) for you to watch at another time; and to do those two basic things as simply as possible. You also want the best sound and picture quality you can get for the price.

Of course, they can do a lot more — here are some of the more useful features to look for.

Manual and auto tuning

All the models in the test have both auto and manual channel tuning. With auto tuning the VCR finds the channels and allocates numbers to them. With manual tuning you can find the best reception in your area, and allocate whatever number you want (or, in some instances, names — the **LG** and **NEC**) to a particular channel. The maximum number of available channels ranges from 48 to 99. With **manual fine tuning** you can make fine adjustments once you've found good reception; only the **AKAI** doesn't have this feature.

One-touch recording (OTR)

OTR only works for immediate recording. You press a designated key on the remote or front panel to begin; you then set the duration by repeatedly pressing this key, which has preset lengths of time (such as 10 or 30-minute increments) and a maximum time length. All the tested models have OTR.

Tracking control

This allows you to adjust the picture to eliminate or reduce streaks and shaking when playing tapes recorded on another VCR. All the models do this for the picture; the **SHARP** also has tracking control for sound so you can try to get the best sound from a used or rental tape, for example.

G-code

Television programs have a G-code number that represents their channel number, start time, date and duration information, and is published in TV guides. This is an easy and convenient function: you just press the G-code button on the remote and type in the G-code number. All the models tested accept G-codes.

The first time you use your new VCR for G-code recording, you have to tell it which channels that the machine is tuned to relate to which broadcast channel. For example, that TEN (in Sydney, for example) was allocated to 10, or that 5 relates to 28 (SBS).

Timer programming

If you don't know the G-code number for a program, you're back to manually presetting the date, time and duration.

Most models can be preset a month in advance, the rest a year — though you probably won't be able to (much less want to), because it's highly unlikely you'd have such advance information.

A slightly more useful timer recording function is the 'periodic' option, which all the tested models have. Here, you can set the timer to record your favourite daily or weekly program, which it will continue to do until you tell it to stop or the tape runs out.

SP and LP

Short play (SP) is the normal speed of the video cassette. Long play (LP) effectively gives you more tape by recording at half the normal speed — fitting more on the tape. If you want to record an hour-long program but don't have quite an hour's worth of space left on a tape, you can use the LP facility. Most models can automatically switch to LP if they detect there isn't enough tape left for your recording (see the table, page 42, for which models). The only problem with LP is that it reduces the quality of the picture a little.

Index scan / search

The machine puts an index code at the beginning of each recording to identify the starting point. With the index search feature you simply press a designated key on the remote and the machine finds the next index code on the tape and plays.

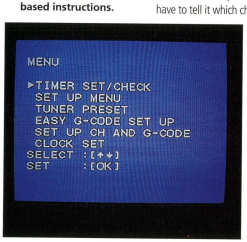
With index scan, it finds each coded starting point and plays a short portion before moving on to the next one. You then press play when the desired recording is found. Not all models have this facility (see the table, page 42).

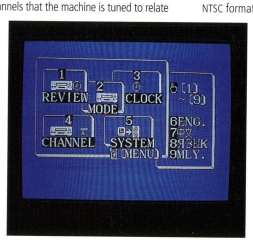
Other useful features for some people

- **NTSC play/record** is a recording system used in the US (Australia uses PAL). If you want to play videos from there, this feature will allow you to do that. Some VCRs can also record in NTSC format — see the table for details.
- **Front AV (audio/video) inputs** let you connect another VCR or video camera, for example, without having to turn your VCR around to reach the standard AV inputs at the back.
- **Child lock** will lock the front panel controls, which can be reactivated only with the remote.
- **Remote can control a TV**, and sometimes not just of the same brand, but some other brands of TVs.

See the table, page 43, for which models have these features.

Onscreen instructions scored well if they're easy to follow and let you type information (such as a channel number) in directly — like the Sony, left. The Hitachi's screen (right) is too crowded with boxes, numbers and icons, and doesn't give step-by-step text-based instructions.





The VCRs in the *What to buy* list are profiled in rank order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in November and December 1998. Anything lower is a bargain.

PANASONIC NV-HD620MK2A

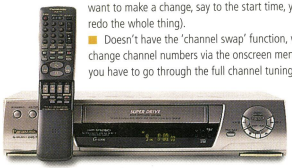
Target price: $649

Good points

- The easiest to use.
- Equal best sound quality.
- Good picture quality.
- The easiest-to-use front panel display.
- Remote control and onscreen display are equal easiest to use.
- NTSC playback and record (see *What to look for*, left).
- Index scan and search (see *What to look for*).
- Remote control can also control some brands of TV.

Bad points

- You can only review the programmed settings (if you want to make a change, say to the start time, you have to redo the whole thing).
- Doesn't have the 'channel swap' function, where you can change channel numbers via the onscreen menu; instead, you have to go through the full channel tuning process.



PHILIPS VR788/75

Target price: $599

Good points

- Very good sound quality.
- Good picture quality.
- Remote control and onscreen display are equal easiest to use.
- Remote can also control some **PHILIPS** TVs.
- NTSC playback and record.
- Automatic switching from short play (SP) to long play (LP) if the tape isn't long enough for recording.
- Commercial skip (30–120 seconds of fast forward).

Bad points

- Manual channel tuning isn't easy to do.

SHARP VC-H670X

Target price: $549

Good points

- Equal best picture quality.
- Very good sound quality.
- Onscreen display, manual tuning, and timer and G-code programming are equal easiest to use.
- Auto switch from SP to LP if tape isn't long enough.
- Child lock.
- Commercial skip (30–120 seconds of fast forward).
- Remote control can also control some brands of TV.

Bad points

- No channel swap function.

AKAI VS-G785EA-D

Target price: $499

BEST BUY

Good points

- Equal best picture quality.
- Very good sound quality.
- Remote control, onscreen display and G-code programming are equal easiest to use.
- Auto switch from SP to LP if tape isn't long enough.
- Index scan and search.
- Child lock.

Bad points

- Front panel controls, front panel display and manual tuning aren't easy to use.
- No manual fine tuning.
- Front panel display shows the time when on standby, but not when the machine is active.

What about the rest?

- While all the other VCRs scored similarly to those in the *What to buy* list for picture (except the **SANYO**) and sound quality, many people will find them harder to use.
- Even on normal short play, the **SANYO** produces poor still pictures and has lots of streaks when you're fast forwarding and rewinding with the picture visible. It also has no slow-motion capability.

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price ($)*	Warranty (years)	Dimensions (mm, W x H x D) **	1 Automatic SP to LP	2 Index scan / search	3 NTSC p record
	PANASONIC NV-HD620MK2A	Panasonic	Japan	649	1 **(A)**	430 x 90 x 305		scan, search	✓✓
equal	**PHILIPS** VR788/75	Philips	Malaysia	599	1	400 x 95 x 340	✓	search	✓✓
	SHARP VC-H670X	Sharp	Malaysia	549	1	360 x 95 x 285	✓	search	✓
	AKAI VS-G785EA-D	Akai	China	499	1 **(B)**	380 x 95 x 300	✓	scan, search	✓
	JVC HR-J655EA	Hagemeyer	Malaysia	599	1	405 x 95 x 340	✓	search	✓✓
	SONY SLV-EZ7AS	Sony	Malaysia	599	1	430 x 100 x 290		search	✓✓
equal	**LG** W903H	LG	Korea	499	1 **(C)**	360 x 95 x 315		scan, search	✓
	NEC VHG-105	NEC	Korea	549	1	360 x 95 x 315		scan, search	✓
	SANYO VHR-870	Sanyo	Indonesia	489	1	360 x 100 x 300	✓	search	✓
	TEAC MV-6080G	Teac	Korea	499	1 **(D)**	360 x 95 x 305	✓	scan	✓
	SAMSUNG SV-B150B	Samsung	Indonesia	499	1	360 x 95 x 340	✓	search	✓
	HITACHI VT-FX768E	Hitachi	Malaysia	559	1	380 x 95 x 280		scan	✓✓

How reliable have our subscribers found them?

We asked a group of subscribers about the reliability of their VCRs, asking whether theirs had needed repair in the previous 12 months.

The results are provided for brands for which we had more than 50 responses; the number in brackets is the number of VCRs of that brand reported on by subscribers in the survey.

About 25% of respondents said their VCR had needed repair in the previous 12 months, which was consistent with our previous survey. A repair tally of one in four makes VCRs one of the most commonly repaired home appliances. The most common problem was dirty heads (22%). The average cost of repair was about $100.

Percentage not needing repair

Sony (211)	85
Hitachi (53)	79
Akai (545)	78
JVC (264)	78
Mitsubishi (195)	78
Philips (274)	77
Sanyo (114)	77
AWA (73)	75
Samsung (116)	75
Sharp (501)	75
Teac (126)	75
Panasonic/National (1140)	73
Toshiba (63)	73
NEC (257)	69

Percentage who would buy the same brand again

Panasonic/National (1171)	93
Sony (211)	93
Mitsubishi (207)	91
Toshiba (66)	91
JVC (272)	89
Sanyo (119)	88
Sharp (517)	86
Philips (281)	84
AWA (75)	83
Akai (559)	80
Hitachi (55)	80
Teac (125)	77
NEC (256)	75
Samsung (121)	68

For people with a disability

An occupational therapist from the Independent Living Centre assessed the video recorders for helpful features and potential difficulties with the controls and display.

Both front panel and remote buttons should:

- Be raised and not too small.
- Be well spaced, with different-coloured buttons to denote different sets of functions (especially on the remote).
- Need only a light pressure to operate, but give a positive 'feel' when pressed.
- Be clearly labelled for their function.
- Use words rather than symbols (front panel) / have large numbers and symbols (remote), which should be filled or solid, not outlines.
- Have markings that contrast well with the background colour and are large enough to be easily readable.

The Sanyo's front panel controls were considered the best for someone with a disability, as was its remote control.

The **SANYO** was considered the best for both remote and front panel controls and display. The **SONY**'s front panel was judged the least useful for people with a disability, and the **TEAC**'s remote has poor contrast and small keys.

The instruction manual also needs to have text that's easy to read and understand, separated by plenty of white space; to include step-by-step instructions; and to make the information easy to find.

4	5	6	7	8	9	10	11	12		
ont AV puts	Child lock	Remote can control TV	Eject with remote	Go to zero position	Ease of use score (%)	Sound quality score (%)	Picture quality score (%)	Overall score (%)	Brand / model (in rank order)	
		✓	✓ (F)		75	95	72	79	**PANASONIC** NV-HD620MK2A	
		✓ (E)	✓		71	92	75	77	**PHILIPS** VR788/75	equal
	✓	✓	✓	ffw, rew	73	86	77	77	**SHARP** VC-H670X	
	✓			ffw, rew	70	85	77	76	**AKAI** VS-G785EA-D	
		✓			66	93	75	75	**JVC** HR-J655EA	
		✓	✓		63	95	75	74	**SONY** SLV-EZ7AS	
	✓		✓	rew	63	87	75	72	**LG** W903H	equal
	✓		✓	rew	61	90	75	72	**NEC** VHG-105	
	✓			ffw, rew	65	83	61	69	**SANYO** VHR-870	
	✓		✓	ffw, rew	53	90	77	68	**TEAC** MV-6080G	
		✓		ffw, rew	55	85	72	67	**SAMSUNG** SV-B150B	
	✓		✓	ffw, rew	45	89	73	63	**HITACHI** VT-FX768E	

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in November and December 1998.

** Dimensions shown are rounded up to the next 5 mm, cords excluded.

(A) Extra two years' warranty for $30.

(B) Extra two years' warranty for $40.

(C) A further two years for the drum and heads.

(D) Extra warranty for $26 a year up to a maximum of nine years.

(E) Some Philips TVs only.

(F) By pressing the stop key and keeping it pressed for three seconds.

1 to 6

See *What to look for*, page 40, for an explanation of these features. In column 3, those models with two ticks can record an NTSC broadcast (for example, a CNN program via satellite) as well as play it back on your PAL television; the other models can only play a tape in this format.

7 Eject with remote

You can eject the tape using the remote control, which is handy if your VCR's front panel controls aren't at eye level.

8 Go to zero position

When rewinding or fast forwarding, the tape will automatically stop when the counter reaches zero. This means you can, for example, rewind to the beginning of the program you've just watched and have the tape automatically ready to record again at that point.

9 Ease of use score

VCRs are quite complex machines, and we assessed seven areas for ease of use:

- Front panel controls.
- Remote control.
- Front panel display.
- Onscreen display.
- Manual tuning to local TV stations.
- Timer programming.
- G-code programming.

10 Sound quality score

We checked the VCRs for the following sound performance:

- Frequency response.
- Harmonic distortion.
- Wow and flutter.
- Signal-to-noise ratio.

We also listened to voice, music and movie recordings from DVD and CD sources to check for any anomalies, which we didn't find.

11 Picture quality score

The VCRs were assessed on: short-play (SP) recordings from various sources; SP recording played in slow, still, fast view forward and backward modes; long-play (LP) recording played back in normal, slow, still, fast view forward and backward modes.

12 Overall score

The above scores were weighted as follows:

- Ease of use score: 50%.
- Sound score: 25%.
- Picture score: 25%.

We gave ease of use such a high weighting because so many people find VCRs hard to use, and because the models, on the whole, performed similarly for picture and sound quality.

Older TVs

Some older TVs don't have AV (audio/video) sockets and also can't receive UHF signals — for example for SBS. They won't work with the VCRs in this test unless you buy a UHF down converter, and you still won't get stereo sound unless you route it through your audio system.

TEST REPORT

A toast to *good style*, if not *good toast*

Does paying more for a toaster get you better toast?

IN BRIEF

■ **We wanted to find out whether paying more for a stylish toaster gets you better toast as well. Within brands, the answer was generally 'yes'. However, the most expensive toaster on test (a DUALIT costing $333) rated worst overall.**

MANUFACTURERS ARE CURRENTLY going all out to give us stylish designer toasters, with chrome, curves, contemporary colours and retro the order of the day. Of course you pay more for style, but do you get better toast?

The ideal toaster

The ideal toaster would consistently toast bread evenly to the desired brownness on both sides. It should also be safe to use, preferably with a cool-wall design — that is, a housing that doesn't get too hot to touch when the toaster's in use. If it handles non-standard bread (like bread you've sliced yourself or large slices), crumpets and muffins, offers a good range of brownness, has a crumb tray that's easy to empty and controls that are easy to read and understand, so much the better.

We tested 20 toasters for all of this, where possible choosing a cheap and a more expensive model within each brand to find out whether you're paying for performance or looks.

WHAT TO BUY

KAMBROOK KT91	BEST BUY	$33
PHILIPS Toastissimo HD 4820/A		$39
SUNBEAM TA115A		$65
SUNBEAM TA200A		$80

Too hot

Eight of the 20 toasters failed the surface temperature safety test, meaning the outside can become hot enough to burn you if you accidentally touch it. Toasters with a full plastic housing generally don't get as hot as chrome models, and may be a safer option if there are children or older people in the household.

Do you get what you pay for?

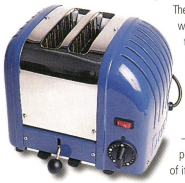
Among the brands where we tested cheap and expensive models, we generally found that the more expensive ones made toast as well as or better than the cheaper ones. However, this isn't a universal truth — see *An expensive talking point*, left.

While none of the toasters matched the ideal, the best overall was the single-slot **KAMBROOK KT91**, which browned toast evenly and offered a good range from light to dark. Its single-slot design means it has no trouble with only one slice of toast (some two-slot toasters overbrown one side when there's only one slice in), and it can also take oversize bread.

An expensive talking point

Would you expect a $300 toaster to give you appreciably better toast than one costing a fraction of that? Enter the **DUALIT 2BR**, a $333 toaster from the UK, touted as a design icon. The manufacturer tells us it has a life expectancy of 25 years (though a warranty of five), and the element can be replaced.

To make your toast, you pop the bread in the slot and lower the lever. You then set the timer according to how dark you want it and the heating element turns on. The timer winds back to zero, whereupon the element turns off. But then — get this — you have to raise the lever yourself. All that money for toast that doesn't self-pop! To be fair, the idea is that this will keep your toast warm until you're ready for it.



The toast was very unevenly coloured and it was the worst for consistency over time: the first round of toast was very pale, and by the fifth round it was almost black, despite cooking on the same setting for the same length of time each time. You'd probably get used to it after a while and learn to adjust the timer or the setting accordingly, but still ...

While its high price and unusual design might — at best — provide an interesting talking point, we recommend you don't buy one because of its poor performance.

The toasters in the *What to buy* list are profiled in rank order from left to right. Prices shown are a good target to aim for when shopping around, based on nationwide checks in December 1998. Anything lower is a bargain.

KAMBROOK KT91

Target price: $33 BEST BUY

Good points

- Best score overall and best for toasting – browns evenly, and toasts single slices and muffins well.
- Cool-wall design (see note 1, page 47).
- Single long slot (the only one in the test) with self-centring mechanism — good for cooking irregularly shaped and high-top bread.
- Cord storage facility (see *What to look for*, page 46).
- Crumb tray is easy to pull out and empty.
- Control is easy to read and understand.
- Good for people with a disability.

Bad points

- Didn't toast crumpets very well — the bottom cooked much faster than the top.
- Some dirt traps, which makes cleaning harder.

SUNBEAM TA115A

Target price: $65

Good points

- Cooks single slices of toast, muffins and crumpets well, probably because it has a self-centring mechanism (see *What to look for*).
- Cool-wall design.
- Cord storage facility.
- Crumb tray is easy to pull out and empty.
- Control is easy to read and understand.
- Has high carriage lift, making it easier to remove small toasted items.
- Good for people with a disability.

Bad points

- Browning isn't very even.

PHILIPS Toastissimo HD 4820/A

Target price: $39

Good points

- Browns evenly.
- Cooks crumpets well.
- Cool-wall design.
- Cord storage facility.
- Crumb tray is easy to pull out and empty.
- Easy to clean.
- Control is easy to read and understand.
- Good for people with a disability.

Bad points

- Didn't brown a single slice of bread equally on both sides.

SUNBEAM TA200A

Target price: $80

Good points

- Cooks single slices of toast, muffins and crumpets well, probably because it has a self-centring mechanism.
- Cord storage facility.
- Crumb tray is easy to pull out and empty.
- Control is easy to read and understand.
- Has high carriage lift, making it easier to remove small toasted items.

Bad points

- Browning isn't very even.
- The chrome surface gets quite hot (69° C) with repeated use, and needs to be polished regularly to look its best.

Kambrook KT91

Philips Toastissimo HD 4820/A

Sunbeam TA115A

Sunbeam TA200A

What about the rest?

- The **BREVILLE Retro Toast CT-20**, **LINDA TL50**, **RUSSELL HOBBS 9206-40** and **TEFAL Classic 8496.50** had lower ease of use scores than the models in the *What to buy* list — much lower in the case of the latter three. The **MOULINEX CJ9** and **TEFAL Avanti Deluxe 8744.50** had the opposite problem: they were easy to use but let down by their toasting performance.
- Eight other models (see the table on page 46 for details) failed the surface temperature test. Two of them (the **BLACK & DECKER ET100** and the **PHILIPS HD 4880**) would otherwise have been in the *What to buy* list — but why buy a toaster that gets extremely hot when you don't need to?
- The **DUALIT** and **MAGIC LINE** toasters simply didn't perform well enough either in the toasting tests or for ease of use, and aren't recommended. See the table for details.

Not quite as good all round as the top four — clockwise from top left: Tefal Avanti Deluxe, Breville Retro Toast, Tefal Classic, Moulinex CJ9, Linda TL50 and (centre) Russell Hobbs 9206-40.

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price ($) *	Warranty (years)	Wall / finish	1 Cool-wall design	1 Toaster surface temperature	2 Toast spee
BEST BUY	**KAMBROOK** KT91	Kambrook	China	33	1	Plastic	✓	Pass	Good
	PHILIPS Toastissimo HD 4820/A	Philips	China	39	1	Plastic	✓	Pass	Good
	SUNBEAM TA115A	Sunbeam	China	65	1	Plastic	✓	Pass	Good
	SUNBEAM TA200A	Sunbeam	China	80	1	Chrome		Borderline	Good
equal	**BREVILLE** Retro toast CT-20	Breville	China	76	1	Chrome		Pass	Good
equal	**MOULINEX** CJ9	Moulinex	China	50	1	Plastic	✓	Pass	Good
	TEFAL Avanti Deluxe 8744.50	Groupe SEB	China	60	1	Plastic	✓	Pass	Good
	LINDA TL50	Linda	China	29	1	Plastic	✓	Pass	Good
	RUSSELL HOBBS 9206-40	Asko Appliances	China	70	1	Chrome	**(B)**	Borderline	Good
	TEFAL Classic 8496.50	Groupe SEB	China	45	1	Plastic	✓	Pass	Good
	Failed surface temperature safety test								
	BLACK & DECKER ET100	Mistral International	China	90	2	Chrome		Fail	OK
	PHILIPS HD 4880	Philips	China	80	1	Chrome		Fail	Good
	RONSON 8539	Thebe International	China	25	1	Chrome		Fail	Good
	TIFFANY TA-520	GAF Control	China	20	1	Paint		Fail	Good
equal	**BLACK & DECKER** ET21CH	Mistral International	China	29	2	Chrome		Fail	Good
equal	**KAMBROOK** KT15C	Kambrook	China	20	1	Chrome		Fail	Good
	BREVILLE BT-350	Breville	China	30	1	Paint		Fail	Good
	RONSON 8536	Thebe International	China	30	1	Chrome		Fail	Good
	Not recommended								
	MAGIC LINE 40 914	Prima	China	35	1	Plastic **(A)**	✓	Pass	Good
	DUALIT 2BR	ET Miller	UK	333	5	Paint		Pass	Good

For people with a disability

Look for a toaster with:

- **A control knob that's clearly marked and easy to grip and turn.**
- **A large carriage lever that's easy to push down, and not recessed or flush with the toaster's body.**
- **High carriage lift lets you remove smaller items without burning your fingers.**
- **A pull-out crumb tray.**
- **A cool-wall exterior that's easy to clean.**

The toasters that best meet these criteria among those we tested are the KAMBROOK KT91, PHILIPS Toastissimo HD 4820/A and the SUNBEAM TA115A.

WHAT TO LOOK FOR

- A toaster with a single **long slot** is more versatile than one with two parallel slots, because you can toast high-top (and other non-standard) bread as well as two slices of regular sandwich loaf. In this test only the **KAMBROOK KT91** has a single long slot, while the **RUSSELL HOBBS 9206-40** has two slots that are a little longer than standard.
- **High carriage lift** allows you to remove smaller items like crumpets and muffins without using a knife or turning the toaster upside down.
- Some toasters have a **warming rack,** which sits above the slot and can be used to warm things like buns or scones. Never warm anything with a topping or filling that could melt or fall off, because it could drop into the toasting chamber and burn.
- Look for a toaster with **cool-touch walls** (usually those with a plastic housing). They're designed to stay cool while in use, so you don't get burnt if you accidentally touch the sides. This is a useful safety feature.
- **Cord storage** in the toaster's base allows you to adjust the length of cord according to the distance from the toaster to the power point, keeping your bench tidy and the cord out of the reach of children.
- **Easy cleaning**: Look for a toaster with smooth joins and no gaps or crevices where dirt can gather. Chrome toasters show dirt, like greasy fingerprints, more easily than plastic ones, and need a bit of polishing to look their best.
- **Crumb tray**: The best crumb trays are those that slide out from the bottom of the toaster and can be wiped clean. Some have a hinged door, which is held closed with a spring or a screw that you have to remove, and are less convenient.

Variable-width slot with self-centring: a wide slot allows you to cook thick bread, crumpets and muffins, while the self-centring mechanism means that all bread — thick or thin — is held at an equal distance from the two elements.

3 Evenness of browning	4 Single slice	5 Range of brownness	6 Crumpets	7 Toasting score (%)	8 Ease of use score (%)	9 Overall score (%)	Brand / model (in rank order)	
Good	Good	Good	OK	80	68	76	**KAMBROOK** KT91	
Good	Poor	Good	Good	69	74	71	**PHILIPS** Toastissimo HD 4820/A	
OK	Good	Good	Good	66	74	68	**SUNBEAM** TA115A	
OK	Good	Good	Good	66	68	67	**SUNBEAM** TA200A	
OK	OK	Good	Good	62	60	61	**BREVILLE** Retro toast CT-20	equal
OK	Poor	Good	Good	55	74	61	**MOULINEX** CJ9	equal
OK	Poor	Good	Good	56	71	61	**TEFAL** Avanti Deluxe 8744.50	
OK	Good	Good	Poor	65	48	60	**LINDA** TL50	
OK	OK	OK	Good	60	56	59	**RUSSELL HOBBS** 9206-40	
OK	OK	OK	Good	60	52	58	**TEFAL** Classic 8496.50	
Good	OK	Good	Poor	76	60	71	**BLACK & DECKER** ET100	
Good	Poor	Good	Good	70	68	69	**PHILIPS** HD 4880	
Good	Poor	Good	Good	70	47	63	**RONSON** 8539	
OK	OK	Good	Good	62	56	60	**TIFFANY** TA-520	
OK	Poor	Good	Good	56	59	57	**BLACK & DECKER** ET21CH	equal
OK	Poor	Good	Good	56	59	57	**KAMBROOK** KT15C	equal
OK	Poor	Good	Good	56	57	56	**BREVILLE** BT-350	
OK	Poor	Good	Poor	55	42	51	**RONSON** 8536	
Poor	Good	OK	Poor	43	52	46	**MAGIC LINE** 40 914	
Poor	OK	Good	Good	41	48	43	**DUALIT** 2BR	

* Prices shown are a good target to aim for, based on nationwide checks in December 1998. **(A)** One wall has a circular chrome insert. **(B)** Claims to be a cool-wall design but surface temperature reached 76°C.

Toasters that scored less than 50% for toasting are not recommended. The top two of those that failed the surface temperature test scored as well overall as the models in the *What to buy* list, but they get very hot after prolonged use.

1 Cool-wall design/toaster surface temperature

Toasters promoted as having cool walls should remain cool enough to touch at least accidentally while in use — no more than 68° C, otherwise you risk being burnt.

All the plastic-walled toasters passed the test, but after five runs many of the chrome ones became too hot and therefore potentially dangerous. Only one chrome toaster passed and two were borderline (less than 10° C higher than the safe level). Five became hotter than 100° C, the hottest being the **TIFFANY TA-520**, which reached 142° C.

2 Toasting speed

A toaster that can toast a standard slice of bread in under two and a half minutes is rated as good. Between two and a half and three and a half minutes is rated OK.

3 Evenness of browning

The toasters were rated according to whether they could consistently toast slices of bread evenly on both sides (with no burnt or uncooked patches) over several consecutive runs.

4 Single slice

Toasters were assessed for how well they toasted just one slice of bread. In twin-slot designs, there's a tendency for the side closest to the centre to cook faster. Single-slot designs aren't affected this way.

5 Range of brownness

Some people like their bread lightly toasted, others like it almost black. Also, different breads and bakery goods (such as crumpets and fruit bread) require different toasting times. We rated each toaster on the range of brownness it could produce.

6 Crumpets

Toasting crumpets to perfection is a bit of an art because the bottom cooks faster than the top — difficult to control in a toaster. Those that cooked crumpets reasonably evenly were rated as good, while those that overcooked one side (the bottom) were rated OK. It was hard to get the crumpets out of the toasting chamber in those rated poor.

7 Toasting score

The toasting score is made up as follows:

- Evenness of browning: 70%.
- Single-slice toasting: 20%.
- Range of brownness: 10%.

8 Ease of use score

The ease of use score is made up as follows:

- Operating the browning control: 40%.
- Cleaning the outside: 30%.
- Cleaning out the crumbs: 30%.

9 Overall score

The overall score is a combination of the above two scores, weighted as follows:

- Toasting score: 70%.
- Ease of use score: 30%.

RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Hyundai has recalled the **EF Sonata** 1999 model, manufactured between May 1 and October 16, 1998, and fitted with airbags.

The problem: The airbags may inflate inadvertently.

What to do: Contact your Hyundai dealer for rectification.

THE PRODUCT: Philips Electronics has recalled **Fluke T2 Electrical Testers** with serial numbers below 70524051. The serial number is located on the back of the unit. The testers have been sold in Australia since February 1998. Any tester unit that has an R stamped after the serial number has been repaired and is not subject to this recall.

The problem: A battery contact to the circuit board inside the instrument can corrode over time, causing it to operate intermittently. The meter may not indicate that voltage is present, which could be hazardous.

What to do: Don't use the tester. Phone Philips on (02) 9805 4486 between 8.30 am and 5.30 pm EDST Monday to Friday to arrange for repair and return at no charge.

THE PRODUCT: Biotech International has recalled its **Ipecacuanha Syrup**, Aust R14281, 100 mL bottles, with the following batch numbers:

- HR017 – expiry Jun 99.
- HR066 – expiry Aug 99.
- HZ008 – expiry Feb 00.
- J8034 – expiry Jul 00.

The problem: There is a labelling error in the statement of contents. The dosage table and instructions are correct. The product won't present a hazard if used in accordance with the directions on the label.

What to do: Return the syrup to the place of purchase for a refund, or call 1800 777 113 between 8 am and 5 pm EDST Monday to Friday to arrange for return of the affected product and a refund.

THE PRODUCT: BMW Australia has recalled the **1998 R1100 S motorcycle** with VINs ranging from ZA80157 to ZA83891. The VIN is on the compliance plate, fixed to the right-hand lower frame of the motorcycle.

The problem: An engine backfire may occur, possibly leading to a fuel line breaking, which could be a fire hazard.

What to do: Don't use the vehicle. Contact any authorised BMW motorcycle dealer or phone BMW's Access Centre on 1800 813 299 to arrange for free checking and modification.

THE PRODUCT: Kanley (Australia) has recalled its 10 metre **Flexi Star Rope Light**, model no. KL0062, approval no. N15161, sold by Bunnings Building Suppliers prior to December 1, 1998. The model and approval numbers are on the packaging and on the product's control box.

The problem: The cap at the end of the light string may come off and an electric shock could result.

What to do: Don't use the rope light and disconnect it immediately from the power supply. Return to place of purchase for a full refund. For further information phone (02) 9750 9133 between 9 am and 5 pm EDST Monday to Friday.

THE PRODUCT: IGC has recalled the **Evenflo Happy Camper folding cot** sold by Toys R Us, KMart, Myer, Target, Fosseys, World 4 Kids and a number of speciality stores from July 1993. The words Evenflo and Happy Camper are printed on the top side rail of the cot.

The problem: If it's not assembled correctly or is subjected to unauthorised modifications, the cot can collapse, with the risk of injury or death.

What to do: Don't use it. Phone IGC's customer service department in Melbourne on (03) 9315 3366 or toll-free on 1800 809 526, 9.30 am to 5 pm EDST Monday to Friday to arrange for supply of free corrective hinge covers and installation instructions.

THE PRODUCT: Big W has recalled the **Hi-Time Safety First baby float ring,** keycode 2726922, batch number 98001, barcode 5030770732103, sold in Big W stores nationally from August 10 to December 11, 1998.

The problem: A rope attached to the ring's outer edge presents an entrapment hazard.

What to do: Don't use the float ring. Either remove the rope completely from the ring or return the float ring to your nearest Big W store for a full refund. For futher information phone the Big W Customer Information Line on 1800 554 604.

THE PRODUCT: Seny International has recalled its **Funny Push Jumping Balls child's walker toy**, sold through the following retailers:

- Tek's Gifts & Things – Ashfield, NSW.
- Dollar Save Shop – Liverpool, NSW.
- Top Discount Shop – Ingleburn, NSW.
- Bin's Variety Shop – Chatswood, NSW.
- Greedy's Discount Market – Penrith, NSW.

The problem: The cover may come off releasing small plastic balls that are a choking hazard for small children.

What to do: Don't use the product. Return to the point of purchase or Seny International for a full refund. For further information call Seny International on (02) 9796 4526 between 9 am and 5 pm EDST Monday to Friday.

THE PRODUCT: RC International Trading Co has recalled the **RC Child Proof Lighter (round edge) WP 1** in NSW, available for sale since February 1998. The lighter comes in transparent blue, green, yellow, red and purple and has a metal cap embossed with 'RC'.

The problem: The lighter does not meet a mandatory product safety standard in NSW.

What to do: Don't use the lighter. Return it to the point of purchase for a full refund. For further information phone (07) 3272 3688, 8.30 am to 4.30 pm EDST Monday to Friday.

THE PRODUCT: New Line Australia has recalled **My First Puzzle (Animal Shapes)** child's toy.

The problem: The connecting tails and loops on the animals may come off, presenting a choking hazard for small children.

What to do: Don't use the product. Return it to the place of purchase for a full refund. For further information phone (02) 9584 0788, 9 am to 5 pm EDST Monday to Friday.

THE PRODUCT: Citizen Watches has recalled **Eco-Drive Aqualand watches**, model numbers BJ2010-05E, BJ2014-04E and BJ2014-55E. These watches are primarily for the use of divers and have been sold in Australia since September 1, 1998.

The problem: A software defect could result in incorrect depth indicator readings.

What to do: Don't use the watch. Return it to the place of purchase for a refund or phone Citizen Watches' service department on (02) 9939 7077, 8.30 am to 5.30 pm EDST Monday to Friday.

PRODUCT SAFETY NOTICE

THE PRODUCT: Atkins Carlyle has issued a safety notice for **Styline Elastic Luggage Straps**, sold between August 1997 and October 1998 through Big W stores, automotive resellers and service stations.

The problem: The mandatory warning label on these straps is attached but not in a permanent manner. The product itself is not defective.

What to do: Contact Atkins Carlyle on 1300 300 293 between 9 am and 5 pm EDST Monday to Friday to obtain replacement complying labels or for further information.

Order Form

CHOICE Products

Australian Consumers' Association 57 Carrington Road, Marrickville NSW 2204 **Phone** Subscriptions: (02) 9577 3399 General: (02) 9577 3333 **Fax** (02) 9577 3355

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Article title: .....

Issue date: ..... Fax no: .....

Filing systems		**Colour**			
Box holder *(holds 24)*	12	Red	....	.....	.....
		Blue	....	.....	.....
Binder *(holds 12)*	12	Red	....	.....	.....
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Name on card ..... Expiry date ...../.....

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Address .....

..... Postcode .....

Include me in Subscriber Draw ❑ Yes ❑ No Telephone .....

Gift recipient details:

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Send gift renewal notice to me ❑ Yes ❑ No

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Write to CHOICE Consumer Services, 57 Carrington Road, Marrickville 2204, phone (02) 9577 3399, fax (02) 9577 3355 or email to ausconsumer@choice.com.au. Please include your subscriber number (found in the top corner of your CHOICE address label) or have it ready by you when you phone us.

INS/9903

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The winner of the 36th Subscriber Draw is Mrs Rosie Hartigan of Watson, ACT.

Conditions apply to the draw: call (02) 9577 3399 for details.

NSW permit No. TC 98/9214,
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Information Technology, Communications team Zara Baxter, Peter Dower, Chris Ruggles.
Money, Legal team Kate Beddoe, Daniel Coyne, Jackie Lacey, Uta Mihm.
Marketing statistics by GfK Marketing Services.
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Registered office 57 Carrington Road, Marrickville 2204.
Telephone (02) 9577 3333. **Fax** (02) 9577 3377.
Subscription enquiries (02) 9577 3399.
CHOICE Consumer Services (02) 9577 3399.
email address ausconsumer@choice.com.au
World Wide Web address www.choice.com.au

ABOUT THE AUSTRALIAN CONSUMERS' ASSOCIATION

The Australian Consumers' Association is a non-profit, non-party-political organisation, established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life for consumers. It is a Council member of Consumers International.

We are completely independent. We buy all the products we test at random in the marketplace; we never accept products to be tested as gifts or loans from manufacturers or retailers. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid. Our income is derived from the sale of CHOICE and our other publications and products.

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We represent and act in consumers' interests. We lobby and campaign on behalf of consumers to promote their rights, to influence government policy, and to ensure consumer issues have a high profile in the public arena.

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Manager: Raja Rajagopal. **Contact:** Jeanette Dwyer on (02) 9577 3333.

Twelve-month INDEX

April 1998 — March 1999

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* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.
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Your donation or bequest to ACA will assist our work of informing and representing Australian consumers. To make a donation or for further information, call Kathy or Lila on (02) 9577 3399 or write to: Friends of ACA, 57 Carrington Road, Marrickville 2204.

the HARD word

We hate to be pedantic, but how can something 'new' be the 'original'?

Too good to be true?

If you believe the distributors' publicity, **SOAPMAX** will save your money and the environment by cutting the amount of laundry detergent you need to use by 90%.

How does it do this? According to the literature: "**SOAPMAX** is a Magnetic Frequency Resonator device encased in a plastic housing ... By way of its patented Neodymium Super Conductors, **SOAPMAX** provides the exact quantity of magnetic energy needed to produce the Double Resonnance [sic] and Molecular Dynamics required to act as a catalyst on particles that transmit force..." etc, etc, etc.

Sadly, it's just a load of meaningless technobabble — as if they've just picked a bunch of words and phrases at random from a science dictionary and strung them together. If **SOAPMAX**'s effect is as reliable as the explanation, we'd suggest you save your $69.95.

Baked not fried (no. 348)

Enough already! Since when have biscuits *ever* been fried? This one surely takes the cake*... and doesn't that flavour look great?

* *baked not fried*

Proudly made by US

You may be surprised to learn that these frozen beans from FINESSA — 100% Australian-owned, operated and marketed, with little maps of Australia to boot — are from the USA. Then again, you may not.

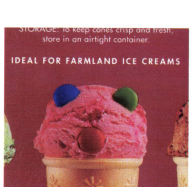
How about a little help?

The hard word **would like to thank all the readers who have responded with examples of outrageous ads, promotions and products. Thanks to Rob Askew, Julian Glassock, Vince McDonall, JW and PH Whillock and Alle Wotherspoon for their contributions to this month's *The hard word*. Please keep sending them in.**

If you have any examples that you think deserve to be on this page, send them to *The hard word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

Nice try

Ice cream cones are pretty simple, right? Think again.

To the untrained eye these **Farmland Natural Ice Cream Cup Cones** look as if they'd do any ice cream justice. But wait, the box says Farmland cones are "IDEAL FOR FARMLAND ICE CREAMS".

See, it's not so simple after all. Perhaps these cones were designed specifically to cradle Farmland ice cream.